

TWENTY-SEVENTH ANNUAL REPORT

OF THE

Auditor of State of the State of Iowa

ON

INSURANCE

1896.

C. G. MCCARTHY,  
Auditor of State.

Compiled from annual statements, for the year  
ending December 31, 1895.

DES MOINES:  
F. B. CONAWAY, STATE PRINTER.  
1896.

STATE OF IOWA, }  
OFFICE OF AUDITOR OF STATE }  
DES MOINES, May 1, 1896. }

*To the General Assembly of Iowa:*

GENTLEMEN—I herewith submit, for your consideration, the twenty-seventh annual insurance report showing the business transacted in Iowa during the year ending December 31, 1895, by all companies authorized to transact insurance business in this state.

Also detailed statements of each of the Iowa fire insurance companies, the Iowa life insurance companies, and the mutual benefit associations doing business in this state; also tables showing an analyzed and classified exhibit of the assets and liabilities of the different insurance companies transacting business in this state during the year 1895, that have filed annual statements in this department for the year 1896.

Respectfully,

C. G. MCCARTHY,  
*Auditor of State.*

## IOWA INSURANCE REPORT, 1896.

### GENERAL REMARKS.

#### COMPANIES OTHER THAN LIFE.

One hundred and seven fire insurance companies, one steam boiler insurance company, four plate glass insurance companies, five fidelity insurance companies, one accident insurance company, five companies doing an employer's liability business and three mutual companies organized to do only a half insurance business were authorized to do business in the state during the year 1895.

Of the fire insurance companies there were eleven Iowa joint stock companies and seven Iowa mutual companies, sixty-seven joint stock companies, and one mutual company of other states, and twenty-four United States branches of foreign companies. There were also 141 mutual fire and tornado associations of this state transacting business herein as authorized under section 1160 of the code of 1873, and amendments thereto.

Since submitting the twenty-fifth annual report on insurance the following companies have been authorized to transact their appropriate business in this state, viz: Iowa Merchants Mutual Fire Insurance company, of Burlington, Iowa; Merchants Brick Mutual Fire Insurance company, Des Moines, Iowa; North German Fire Insurance company, United States branch, Chicago, Ill.; Norwood Insurance company, New York, N. Y.; Trans-Atlantic Fire Insurance company, United States branch, Chicago, Ill.; Union Marine Insurance company, United States branch, New York, N. Y.; City Trust Safe Deposit and Surety company, Philadelphia, Pa.; Lawyers Surety company, New York, N. Y.; United States Casualty company, New York, N. Y.; New England Burglary company, Boston, Mass.

The following companies have ceased to transact business in this state in the past year: Council Bluffs Fire Insurance company, Council Bluffs, Iowa, made an assignment and its affairs are now being closed by W. W. Loomis, Esq., of Council Bluffs, Iowa, who is the receiver. The German Fire Insurance company, of Peoria, Ill., has not applied for a renewal of its certificate of authority for the current year; it is carrying the policies issued on risks situated in this state to completion. The National Benefit and Casualty company, of Milwaukee, Wis., was placed in the hands of a receiver and its business closed under his direction.

For a full and complete statement of the business transacted by the various fire, fidelity and casualty insurance companies doing business in



this state during the year 1895, including gross assets, liabilities, income and expenditures, you are respectfully referred to fire insurance tables, 1 to 5 inclusive, herewith submitted.

The increased business of the co-operative fire associations operating under section 1160 of the code gives evidence of the appreciation by the citizens of this state of that class of insurance associations. There has been added to the table showing the business of these associations an additional column, which shows the cost per thousand dollars of insurance for the past five years for each association reporting for the five years just passed.

#### LIFE AND ACCIDENT COMPANIES.

During the year 1895 there were thirty-three life insurance companies authorized to transact their appropriate business in this state.

Of this number, three, the Travelers Life Insurance company, the Aetna Life Insurance company, and the Pacific Mutual Life Insurance company, do also an accident business; one, the Standard Life and Accident Insurance company, does exclusively an accident business, and three, the Metropolitan Life Insurance company, the Prudential Insurance company of America, and the United States Industrial Life Insurance company, do industrial life insurance.

Of the life insurance companies authorized during the past year, four were Iowa companies—one joint stock and three mutual companies.

I call your attention to life insurance tables, 1 to 3 inclusive, which show the business done, risks written and terminated during the year and the financial standing of the several companies authorized to do a life business during the year 1895 and that have filed annual statements for a renewal of their certificates of authority for the current year of 1896.

The following life insurance companies have been admitted to this state to transact their appropriate business since the issuance of the last report: Bankers Life Insurance company, of Lincoln, Neb.; Life Insurance Clearing company, St. Paul, Minn.; Security Trust company, Philadelphia, Pa.; Union Life Insurance company, Omaha, Neb.; Northwestern Life and Savings company, Des Moines, Iowa; Central Life Assurance Society of the United States, Des Moines, Iowa.

#### ASSESSMENT INSURANCE.

Sixty mutual benefit associations complied with the assessment insurance law of this state in 1895 and were authorized to transact their appropriate business.

Of this number twenty-two were Iowa life assessment associations, nine Iowa accident associations.

For a detailed statement of the financial condition and the business of the various assessment associations authorized to do business in Iowa you are respectfully referred to the last pages of this report.

At the time of issuing this report the following associations not heretofore authorized have complied with chapter 65, laws of 1886, under which law mutual benefit associations operate:

American Temperance Life Insurance Association, New York, N. Y., Chicago Life Association, Des Moines, Iowa; Commercial Life Association,

Des Moines, Iowa; Jewelers and Tradesmens company, New York, N. Y.; Mutual Life Association of Iowa, Red Oak, Iowa; Northwestern Life Association, Chicago, Ill.; Odd Fellows Accident company, Boston, Mass.

The total number of mutual benefit associations doing life or accident insurance that have been authorized to transact their appropriate business in this state up to the date of this report is fifty-seven.

The Northern Fraternal Insurance Association, of Marshalltown, has by proper amendment changed its name to the Northern Life Association, Marshalltown, Iowa. The Iowa Deposit Life Association, of Des Moines, Iowa, has also changed its name and is now known as the Iowa National Life Association, Des Moines, Iowa.

Twelve associations doing life or accident business in this state in 1895, have not had their certificates renewed for the current year: The Citizens Life Association of Cherokee, Iowa, has ceased business, its membership being rewritten in the Northwestern Life Association of Chicago, Ill. The Iowa Life and Endowment Association of Oskaloosa, Iowa, has consolidated with the Iowa Masons Benevolent Association of the same city. The Farmers and Mechanics mutual Accident Association of Des Moines, Iowa, has ceased new business and is rewriting its membership in the American Mutual Accident Association, of Oshkosh, Wis. The National Mutual Life Association, of Minneapolis, Minn., and the Masonic Aid Association of Yankton, So. Dak., have not applied for a renewal of their certificate of authority for the year 1896. The American Protective Benevolent Association of Council Bluffs, Iowa, and the Midland Mutual Accident Association, of Des Moines, Iowa, have ceased business—simply giving up the struggle.

The last live stock association doing business in this state has succumbed to the inevitable and its affairs are being settled by a receiver. This association is the Farmers Mutual Live Stock Insurance Association of Des Moines, Iowa.

The Guaranty Fund Life Association and the United States Masonic Benevolent Association, of Council Bluffs, Iowa, and the Travelers Preferred Accident Association, of Chicago, Ill., have at this date not had their certificates of authority renewed for the current year pending the receipt of additional information as to their condition.

The law governing the operation of fraternal beneficiary societies, and the recent law to prevent combinations between insurance companies will be found just following.



## INSURANCE LAWS.

## CHAPTER 21.

8. F. 1. AN ACT defining fraternal beneficiary societies, orders, or associations, and regulating the same.

*Be it enacted by the General Assembly of the State of Iowa:*

Fraternal beneficiary associations declared corporations not for profit.

SECTION 1. A fraternal beneficiary association is hereby declared to be a corporation, society, or voluntary association, formed or organized and carried on for the sole benefit of its members and their beneficiaries, and not for profit, and having a lodge system, with ritualistic form of work and representative form of government.

May make provision for payment of benefits.

Such association shall make provision for the payment of benefits in case of death, and may make provision for the payment of benefits in case of sickness, temporary or permanent physical disability, either as a result of disease, accident or old age, provided the period in life at which payment of physical disability benefits on account of old age commences shall not be under seventy years, subject to the compliance by members with its constitution and laws. *Provided*, that this act shall not be construed to include fraternal orders which only provide for sick and funeral benefits.

Source from which benefits are paid.

SEC. 2. The fund from which the payment of such benefits shall be made, and the expenses of such association defrayed, shall be derived from beneficiary calls, assessments, or dues collected from its members.

Minimum age 15, maximum age 65.

SEC. 3. No fraternal association created or organized under the provisions of this act shall issue any certificate of membership to any person under the age of fifteen years, nor over the age of sixty-five years, nor unless the beneficiary, under said certificate shall be the husband, wife, relative, legal representative, heir, or legatee of such member.

Relation of insured member.

SEC. 4. Such associations shall be governed by this act and shall be exempt from the provisions of the statutes of this state relating to life insurance companies except as herein after provided.

Application must be attached to certificate.

SEC. 5. All such associations shall upon the issue or renewal of any beneficiary certificate attach to such certificate or endorse thereon a true copy of any application or representation of the member which by the terms of such certificate are made a part thereof. The omission so to do shall not render the certificate invalid, but if any such association neglects to comply with the requirements of this section it shall not plead

or prove the falsity of any such certificate or representation or any part thereof in any action upon such certificate, and the plaintiff in any such action in order to recover against such association shall not be required to either plead or prove such application or representation.

Omission not to be pleaded.

SEC. 6. Such association may be sued in any county in which is kept their principal place of business or in which the beneficiary contract was made or in which the death of the member occurred; but actions to recover old age, sick, or accident benefits may, at the option of the beneficiary, be brought in the county of his residence.

Suit brought in county where principal place of business is situated. Sick or accident benefits.

SEC. 7. The proceeds of any beneficiary certificate issued by any such association and of any claims for benefits shall be exempt from execution and attachment to the same extent as the proceeds of any policy of life or endowment insurance as is now or may hereafter be provided by the laws of this state.

Proceeds exempt from execution.

SEC. 8. All such associations organized under the laws of this or any other state, territory or province, and now doing business in this state, may continue such business, *provided* they hereafter comply with the provisions of this act.

May continue business when law is complied with.

SEC. 9. Any such association organized under the laws of any other state, and not now doing business in this state, shall be permitted to do business within this state when it shall have filed with the auditor of this state a duly certified copy of its charter and articles of association, and a copy of its constitution or laws, certified to by its secretary or corresponding officer, together with an appointment of the auditor of this state as a person upon whom process may be served as herein after provided; and *provided* that such association shall be shown to be authorized to do business in the state in which it is incorporated or organized. The auditor of state may personally, or by some person to be designated by him, examine into the condition, affairs, character, and business methods, accounts, books, and investments of such association at its home office, which examination shall be at the expense of such association, and shall be made within thirty days after demand therefor, and the expense of such examination shall be limited to \$5 per day, and the necessary expenses of travel and for hotel bill. If the auditor, after such examination, is of the opinion that no permit should be granted to such association he may refuse to issue the same.

Provisions with which foreign company must comply.

Service of process upon auditor.

Examination by auditor.

Examination at expense of association.

SEC. 10. Every such association doing business in this state shall, on or before the first day of March of each year, make, and file with the auditor of state, a report for the year ending on the 31st day of December immediately preceding. All reports shall be upon blank forms to be provided by the auditor of state, or may be printed in pamphlet form, and shall be verified under oath by the authorized officers of such association, and shall be published, or the substance thereof, in the annual report of the auditor of state under the separate

Annual report to auditor of state.

Auditor to provide blanks for report.

Publication.

Contents of report.

title, "Fraternal Beneficiary Associations," and shall contain answers to the following questions:

1. Number of certificates issued during the year, or members admitted.
2. Amount of indemnity effected thereby.
3. Number of losses or benefit liabilities incurred.
4. Number of losses or benefit liabilities paid.
5. The amount received from each assessment for the year.
6. Total amount paid members, beneficiaries, legal representatives, or heirs.
7. Number and kind of claims for which assessments have been made.
8. Number and kind of claims compromised or resisted and brief statement of reasons.
9. Does association charge annual or other periodical dues or admission fees?
10. How much on each one thousand dollars annually, or per capita, as the case may be?
11. Total amount received, from what source, and the disposition thereof.
12. Total amount of salaries, fees, per diem, mileage, expenses paid to officers, showing amount paid to each.
13. Does the association guarantee, in its certificates, fixed amounts to be paid regardless of amount realized from assessments, dues, admission fees, and donations?
14. If so, state amount guaranteed, and the security or such guarantee.
15. Has the association a reserve or emergency fund?
16. If so, how is it created, and for what purpose, the amount thereof, and how invested?
17. Has the association more than one class?
18. If so, how many, and amount of indemnity in each?
19. Number of members in each class?
20. If voluntary, so state, and give date of organization.
21. If organized under the laws of this state, under what law and at what time, giving chapter and year and date of passage of the act.
22. If organized under the laws of any other state, territory, or province, state such fact and the date of organization, giving chapter and year and date of passage of the act.
23. Number of certificates of beneficiary membership lapsed during the year.
24. Number in force at beginning and end of year; if more than one class, number in each class.
25. Names and addresses of its presidents, secretary, and treasurer, or corresponding officers.

Auditor may make additional inquiries.

The auditor of state is empowered to make any additional inquiries of any such association relative to the business contemplated by this act, and such officer of such association as the auditor of state may require shall promptly reply in writing, under oath, to all such inquiries.

SEC. 11. Any such association permitted to do business within this state and not having its principal office within this state, and not organized under the laws of this state, shall appoint, in writing, the auditor of state to be attorney in fact, on whom all process in any action or proceeding against it shall be served, and in such writing shall agree that any process against it which is served on said attorney in fact shall be of the same validity as if served upon the association, and that the authority shall continue in force so long as any liability remains outstanding in this state. Copies of such certificate, certified by said auditor of state, shall be deemed sufficient evidence thereof, and shall be admitted in evidence with the same force and effect as the original. Service upon such attorney shall be deemed sufficient service upon such association. When legal process against any such association is served upon said auditor of state, he shall immediately notify the association of such service by letter, postage prepaid, directed and mailed to its secretary or corresponding officer, and shall within two days after such service forward in the same manner a copy of the process served on him to such officer. The auditor of state shall keep a record of all processes served upon him, which record shall show the day and hour when such service was made.

Auditor to be designated as attorney for foreign associations.

Copies of certificate admitted as evidence.

Auditor to at once notify the association.

Record of process kept by the auditor.

SEC. 12. The auditor of state shall, upon the application of any such association, issue to it a permit in writing, authorizing it to do business within this state, for which certificate and all proceedings in connection therewith such association shall pay to said auditor the fee of twenty-five dollars.

Auditor to issue permit.

Fee for permit.

SEC. 13. Such association shall not employ paid agents in soliciting or procuring members, except in the organization or building up of subordinate bodies or granting members inducements to procure new members.

As to paid agents.

SEC. 14. No contract between a member and his beneficiary that the beneficiary or any person for him shall pay such member's assessments and dues, or either of them, shall deprive the member of the right to change the name of the beneficiary.

New members beneficiary may pay assessments.

SEC. 15. Any such association, organized under the laws of this state, may provide for the meetings of its legislative or governing body in any other state, territory or province wherein such association shall have subordinate bodies, and all business transacted at such meeting shall be valid, in all respects, as if such meetings were held within this state; and where the laws of any such association provide for the election of its officers by votes to be cast in its subordinate bodies, the votes so cast in its subordinate bodies in any other state, territory or province shall be valid, as if cast within this state.

Legislative or governing body may meet in any other state.

Elections to be valid when out of the state.

SEC. 16. Any such association refusing or neglecting to make the report as provided in this act shall be excluded from

Refusal or neglect to report.



doing business within this state. The auditor of state must, within sixty days after failure to make such report, or in case any such association shall exceed its powers, or shall conduct its business fraudulently, or shall fail to comply with any of the provisions of this act, give notice in writing to the attorney-general, who shall immediately commence an action against such association to enjoin the same from carrying on any business. No association so enjoined shall have authority to continue business until such report shall be made, or overt act or violation complained of shall have been corrected, nor until the costs of such action be paid by it, provided the court shall find that such association was in default, as charged, whereupon the auditor of state shall reinstate such association, and not until then shall such association be allowed to again do business in this state. Any officer, agent or person acting for any such association or subordinate body thereof within this state, while such association shall be so enjoined or prohibited from doing business pursuant to this act, shall be deemed guilty of a misdemeanor, and, on conviction thereof, shall be punished by a fine of not less than twenty-five dollars, nor more than two hundred dollars, or by imprisonment in the county jail not less than thirty days, nor more than one year, or by both such fine and imprisonment, in the discretion of the court.

Sec. 17. Any person who shall act within this state as an officer, agent, or otherwise, for any such association which has failed, neglected or refused to comply with, or which has violated any of the provisions of this act, or shall have failed or neglected to procure from the auditor of state proper certificate of authority to transact business as provided for by this act, shall be subject to the penalty provided in the last preceding section for the misdemeanor therein specified.

Sec. 18. Any officer, agent, or member of such association who shall obtain any money or property belonging thereto, by any false or fraudulent representation, shall be fined not more than \$500 and costs and stand committed until such fine and costs are paid or may be imprisoned in the county jail not more than six months.

Sec. 19. Every applicant for membership in any association organized in this state shall first be examined by a physician holding a certificate from the state board of medical examiners.

Sec. 20. All acts and parts of acts inconsistent with this act are hereby repealed.

Sec. 21. This act, being deemed of immediate importance, shall take effect from and after its publication in the Iowa State Register and Des Moines Leader, newspapers published in the city of Des Moines, Iowa.

Approved April 3, 1896.

Grand or failure to comply with law.

Associations enjoined must discontinue business in the state.

Reinstatement.

Officers or agents acting when association is enjoined.

Officers acting for association who have not complied.

Penalty.

Property obtained by agent through fraud.

Penalty.

Applicant for membership must pass medical examination.

Repealing clause.

Publication.

I hereby certify that the foregoing act was published in the Iowa State Register, April 8, and Des Moines Leader, April 9, 1896.  
W. M. McFARLAND,  
Secretary of State.

## CHAPTER 23.

AN ACT to prevent combinations between fire insurance companies and providing penalties therefor.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. Any combination or agreement made or entered into by or between two or more fire or other insurance companies insuring property against casualties from the elements, transacting business within this state, or between the officers, agents, or employees of any such companies, relating to the rates to be charged for insurance, the amount of commissions to be allowed agents for procuring insurance, or the manner of transacting the business of fire insurance within this state, is hereby declared to be unlawful, and any such company, officer, or agent violating this provision shall be guilty of a misdemeanor and on conviction thereof, in any court having jurisdiction, shall pay a penalty of not less than one hundred dollars nor more than five hundred dollars for each offense, to be recovered for the use of the permanent school fund in the name of the state.

Sec. 2. The auditor of state is hereby authorized to summons, and bring before him for examination under oath, any officer or employee of any fire insurance company transacting business within this state suspected of violating any of the provisions of this act; and on complaint in writing made to him by two or more residents of this state charging any such company under oath upon their knowledge or belief with violating the provisions of this act said auditor shall summons and cause to be brought before him for examination under oath any officer or employee of said company; and if upon such examination, and the examination of any other witness or witnesses that may be produced and examined, the auditor shall determine that such company is guilty of a violation of any of the provisions of this act or if any officer shall fail to appear, or submit to an examination, after being duly summoned, he shall forthwith issue an order revoking the authority of such company to transact business within this state, and such company shall not thereafter be permitted to transact the business of fire insurance in this state at any time within one year from the time of such revocation.

Sec. 3. Either party may appeal from any decision of the auditor made in pursuance to this act to the district court of the county wherein such decision was made, within twenty days from the time of the rendition of such decision, by serving a written notice of such appeal on the opposite party and on the auditor of state, and filing with the clerk of said court

Combinations between insurance companies or agents as to rates.

Declared unlawful.

Penalty for violation of this act.

Auditor may summons officers and employees.

Complaint to be made in writing.

Auditor to determine as to violation.

Auditor may revoke company's certificate.

Appeal from the auditor to district court.



Appeal bond. a good and sufficient bond for the payment of all costs made on appeal in case the decision shall be affirmed. On such

Appeal to be tried by district court. appeal the district court shall try the case de novo as equitable causes are tried on such evidence as may be produced by either party and may reverse, modify, or affirm the decision or order of the auditor.

Evidence not to be used against witness in criminal prosecution. Sec. 4. The statements and declarations made or testimony given by any such officer or agent in the investigation before the auditor or upon the hearing and trial before the district court, as provided for in sections 2 and 3 of this act, shall not be used against any person making the same in any criminal prosecution against him.

Approved April 3, 1896.

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## PART I

### CONTAINING

Annual Statements of Iowa Fire and Marine Insurance Companies made to, and filed with the Auditor of State, 1896.

Statistical tables, exhibiting the condition and business of all Insurance Companies, other than Life, transacting business in Iowa in 1896, and filing Annual Statements in 1896.

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# ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition and affairs of the

## ANCHOR MUTUAL FIRE INSURANCE COMPANY OF DES MOINES, IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, B. F. HEIRLY.

Vice-President, F. W. CRAIG.

Secretary, GEO. J. DELMEGE.

[Organized or incorporated, July 1, 1886. Commenced business July 18, 1886.]

Principal office, Des Moines, Iowa.

### CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....Mutual.  
Whole amount of capital actually paid up in cash.....Mutual.

### ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon).....None.  
Loans on mortgage (duly recorded and being the first liens on the fee simple, upon which not more than one year's interest is due).....None.  
Loans on mortgage (first liens) upon which more than one year's interest is due of which \$..... is in process of foreclosure.....None.  
Interest due on all said mortgage loans, \$.....; Interest accrued thereon, \$.....; total.....None.  
Value of lands mortgaged, exclusive of buildings and perishable improvements.....None.  
Value of buildings mortgaged (insured for \$..... as collateral).....None.

Total value of said mortgaged premises.....None.

Cash in company's principal office.....\$ 145.53  
Cash belonging to the company deposited in bank:  
Valley National Bank, \$1,574.96; Iowa State Savings Bank, Creston, \$77.53; total.....3,622.50  
Gross premiums (as written in the policies) in course of collection, not more than three months due.....2,522.66  
Premium notes not matured, taken for fire, lightning, windstorms and tornado risks, less assessments paid on same.....223,798.24  
Bills receivable, not more than six months past due.....98.85  
All other property belonging to the company, viz: Due from other companies, R. P. on reinsurance canceled.....45.00

The gross amount of all the assets of the company.....\$ 230,233.58

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## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	3,392.07
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	None
Losses resisted, including interest, costs and other expenses thereon.....	3,000.00
Total gross amount of claims for losses.....	6,392.07
Deduct reinsurance thereon.....	1,000.00
Net amount of unpaid losses.....	5,392.07
Guarantee fund, actually paid up in cash.....	27,087.50
Due and to become due for borrowed money.....	1,000.00
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: Commissions and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$1,944.65; total.....	1,944.65
Total amount of all liabilities, except capital stock, and net surplus.....	35,314.22

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	55,418.44
Deduct only reinsurance, rebate, abatement and return premiums.....	1,168.30
Net cash actually received for premiums.....	54,250.15
Income received from all other sources, viz.: Guarantee fund, assessments, interest, cash refunded to company on expense paid, etc., total.....	9,897.80
Aggregate amount of income actually received during the year in cash.....	63,947.95

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$2,725.70 losses occurring in previous years).....	20,017.57
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), none; and all amounts actually received for reinsurance in other companies, \$2,022.34; total deductions.....	421.34
Net amount paid during the year for losses.....	19,596.23
Interest paid on cash advanced on guarantee fund notes.....	2,708.10
Paid for commissions or brokerage.....	16,432.80
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees.....	8,496.44
All other payments and expenditures, viz.: Rents, postage, printing, stationery, road expense, etc.; total.....	16,197.50
Aggregate amount of actual expenditures during the year, in cash.....	61,415.87

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$4,344,880.89	\$252,794.02
Written or renewed during the year.....	2,400,091.25	147,097.45
Total.....	\$6,744,972.14	\$399,891.47
Deduct those expired and marked off as terminated.....	809,967.00	33,955.79
In force at the end of the year.....	\$5,935,005.14	\$365,935.68
Deduct amount reinsured.....	68,254.16	1,288.11
Net amount in force.....	\$5,866,750.98	\$364,647.57

## IOWA INSURANCE REPORT.

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## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 453,373.30
Total amount of cash dividends declared since the company commenced business.....	None.
Total amount of company's stock owned by the directors at par value.....	None.
Total amount loaned to officers and directors.....	None.
Dividends declared payable in stock from organization.....	None.
Losses paid from organization to date.....	56,791.84
Fire losses incurred during the year.....	13,955.30
Marine losses incurred during the year.....	None.
Loaned to stockholders, not officers.....	None.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$2,400,091.25
Premiums received (gross).....	147,097.45
Losses paid.....	20,017.57
Losses incurred.....	13,955.30

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition and affairs of the

## CAPITAL INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, S. T. HENRY.

Vice-President, JOHN B. HENDERSON.

Secretary, J. K. GILCHRIST.

(Organized or incorporated, January 7, 1894. Commenced business January 21, 1894.)

Principal office, Des Moines, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

## ASSETS.

Value of real estate owned by the company (less \$608.45, the amount of encumbrance thereon).....	\$ 27,375.03
Loans on mortgage (duly recorded and being the first liens on the fee simple, upon which not more than one year's interest is due).....	4,610.00
Loans on mortgage (first liens) upon which more than one year's interest is due (of which \$1,459.15 is in process of foreclosure).....	2,000.30
Interest due on all said mortgage loans, \$18.42; interest accrued thereon, \$297.61; total.....	816.03
Account of bonds of the United States, and of this State, and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company:	

	Total par value.	Total market value.
Des Moines Producers' Association, stock.....	\$ 50.00	\$ 50.00
Total par and market value.....	\$ 50.00	\$ 50.00



Cash in company's principal office.....	\$ 618.34
Cash belonging to the company, deposited in bank:	
Valley National Bank.....	9,928.20
Bankers' Iowa State Bank.....	1,690.50
Interest due and accrued on stocks and bonds not included in "market value".....	None.
Interest due and accrued on collateral loans.....	None.
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	7,077.57
Gross premiums (as written in the policies) in course of collection, more than three months due.....	4,935.51
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$1,543.53 interest accrued thereon).....	26,777.96
Bills receivable, not more than six months past due (including \$417.27 interest accrued thereon).....	7,371.80
Bills receivable, more than six months past due (including \$3,898.93 interest accrued thereon).....	29,531.69
All other property belonging to the company, viz: Rents due and accrued, \$978; maps, \$1,800.61; office furniture and fixtures, \$1,521.39; office supplies, \$4,505.73; total.....	8,403.02
The gross amount of all the assets of the company.....	\$ 131,470.32
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....	17,846.75
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 114,623.57

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	1,530.00
Losses resisted, including interest, costs and other expenses thereon.....	1,800.00
Deduct reinsurance thereon.....	None.
Net amount of unpaid losses.....	\$ 3,330.00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$41,021.53; unearned premiums (40 per cent).....	20,408.45
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$64,384.06; unearned premiums (pro rata).....	37,733.22
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	58,162.37
Amount claimable by the insured on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared to stockholders remaining unpaid.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.

All other demands against the company, absolute and contingent, due and to become due, admitted and contested viz: State, city, county, or other taxes and assessments, none; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, none; return premiums, none; total.....

Total amount of all liabilities, except capital stock, and net surplus.....

Joint-stock capital actually paid up in cash.....

Surplus beyond capital and all other liabilities.....

Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue, cannot be redeemed so as to diminish said reserve.....

Aggregate amount of all liabilities, including paid up capital stock and net surplus.....

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 74,493.22
Deduct only reinsurance, rebate, statement and return premiums.....	15,396.95
Net cash actually received for premiums.....	\$ 59,126.27
Bills and notes received during the year for premiums, remaining unpaid.....	29,541.71
Income received from all other sources, viz: Rents, \$1,119.50; interest on notes, \$1,911.39; contribution for surplus fund, \$10,000; interest on loans, \$1,154.19; total.....	15,565.09

Aggregate amount of income actually received during the year in cash.....

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$4,405.00 losses occurring in previous years).....	\$ 34,156.95
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for reinsurance in other companies, \$3,194.41; total deductions.....	3,194.41

Net amount paid during the year for losses.....

Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year).....

Scrip or certificates of profits redeemed in cash, \$.....; interest paid to scrip holders.....

Paid for commissions or brokerage.....

Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees.....

Paid for state and local taxes in this and other states.....

All other payments and expenditures, viz: Expenses, advertising, adjusting expenses, compact expenses, legal expenses, agents' expenses and traveling expenses.....

Aggregate amount of actual expenditures during the year, in cash.....

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 6,573,421	\$ 156,253.43
Written or renewed during the year.....	2,693,247	84,705.08
Total.....	\$ 9,266,668	\$ 241,011.11
Deduct those expired and marked off as terminated.....	2,606,250	85,428.52
In force at end of the year.....	\$ 6,660,418	\$ 155,582.59
Deduct amount reinsured.....	514,876	10,199.49
Net amount in force.....	\$ 6,145,542	\$ 145,383.10

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 974,317.31
Total amount of cash dividends declared since the company commenced business.....	13,950.00
Total amount of the company's stock owned by the directors at par value.....	72,410.00
Total amount loaned to officers and directors.....	450.00
Dividends declared payable in stock from organization.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	2,500.00
Largest amount insured in any one risk.....	None.
Are dividends declared on premiums received for risks not terminated?...	None.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire risks.....	\$3,682,247.00
Fire, marine and inland risks written.....	84,765.68
Premiums received (gross).....	34,156.95
Losses paid.....	38,090.25
Losses incurred.....	

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition and affairs of the

## COMMERCIAL MUTUAL INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, F. T. CAMPBELL. Vice-President, R. J. McKEE.  
Secretary, S. G. LEE.

[Organized or incorporated February 2, 1894. Commenced business March 1, 1894.]

Principal office, Des Moines, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized....	Mutual.
Whole amount of capital actually paid up in cash.....	Mutual.

## ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon).....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	None.
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure).....	None.
Interest due on all said mortgage loans, \$.....; interest accrued thereon; \$.....; total.....	None.
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	None.
Value of the buildings mortgaged (insured for \$..... as collateral).....	None.
Total value of said mortgaged premises.....	None.

Cash belonging to the company deposited in bank:

Iowa National Bank.....	\$ 3,064.44
Total.....	\$ 3,064.44
Interest due and accrued on stocks and bonds not included in "market value".....	None.
Interest due and accrued on collateral loans.....	None.
Gross premiums (as written in the policies) in course of collection, not more than three months due, \$1,450.37, less commission, \$260.71.....	1,178.66
Premium notes, \$36,625.54; less payments, \$4,237.16; total.....	32,388.38
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 36,631.48

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	1,500.00
Losses related, including interest, costs and other expenses thereon.....	2,000.00
Total gross amount of claims for losses.....	\$ 3,500.00
Deduct reinsurance thereon.....	1,000.00
Net amount of unpaid losses.....	\$ 2,500.00
Due and to become due for borrowed money.....	5,934.19
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: State, city, county or other taxes and assessments, \$.....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$.....; return premiums, guarantee fund upon which has been paid in cash; total.....	1,750.00
Total amount of all liabilities, except capital stock, and net surplus.....	\$ 10,174.19

## INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 15,173.93
Deduct: only reinsurance, \$1,666.94; rebates, abatements and return premiums, \$260.60; total.....	1,927.54
Net cash actually received for premiums.....	\$ 13,246.39
Income received from all other sources, viz.: Fees, \$4; bills payable, \$2,424.19; total.....	2,428.19
Aggregate amount of income actually received during the year in cash.....	\$ 15,674.58

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$..... losses occurring in previous years).....	\$ 5,694.73
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for reinsurance in other companies, \$.....; total deductions.....	947.61
Net amount paid during the year for losses.....	\$ 4,747.12
Paid for commissions or brokerage.....	2,779.37
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employees.....	3,162.44
All other payments and expenditures, viz.: Traveling expenses, \$1,569.23; office expenses, \$604.50; advertising and printing, \$438.67; total.....	2,632.40
Aggregate amount of actual expenditures during the year, in cash.....	\$ 13,621.33



MISCELLANEOUS.		Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$	530,645	\$ 38,581.39
Written or renewed during the year.....		956,025	22,313.02
Total.....	\$	1,476,670	\$ 60,894.41
Deduct those expired and marked off as terminated.....		288,100	13,542.96
In force at the end of the year.....	\$	1,191,570	\$ 47,351.45
Deduct amount reinsured.....		227,620	3,173.77
Net amount in force.....	\$	953,950	\$ 44,177.68

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$	55,931.04
Total amount of cash dividends declared since the company commenced business.....	None.	
Total amount of the company's stock owned by the directors at par value.....	None.	
Total amount loaned to officers and directors.....	None.	
Dividends declared payable in stock from organization.....	None.	
Losses paid from organization to date.....		8,024.54
Fire losses incurred during the year.....		9,194.73
Marine losses incurred during the year.....	None.	
Loaned to stockholders, not officers.....	None.	
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.	
Largest amount insured in any one risk, unless excess is reinsured.....		2,000.00

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$ 956,025.00
Premiums received (gross).....	22,313.02
Losses paid.....	5,694.73
Losses incurred.....	9,194.73

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition and affairs of the

## DES MOINES INSURANCE COMPANY, OF DES MOINES.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, J. G. ROUNDS.

Vice-President, J. R. BATES.

Secretary, J. S. CLARK.

[Organized or Incorporated..... Commenced business October, 1881.]

Principal office, 405 Court avenue, Des Moines.

CAPITAL.	
Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00
ASSETS.	
Value of real estate owned by the company (less \$1,300, the amount of encumbrance thereon).....	\$ 25,740.00
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	39,323.86

Interest due on all said mortgage loans, \$600.41; interest accrued thereon, \$981.17; total..... \$ 1,581.58

Account of bonds of the United States, and of this state and of other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks owned absolutely by the company.

	Total par value.
Des Moines paying certificates.....	\$ 2,780.15
Des Moines Producers' association.....	100.00
Co-operative Bank of Iowa.....	154.50

Total par value.....	3,034.65
Cash in company's principal office.....	9,494.22
Cash belonging to the company deposited in Citizens National bank.....	14,017.03
Interest due and accrued on stocks and bonds not included in "market value," Des Moines paying certificates.....	143.20
Interest due and accrued on collateral loans: office furniture and fixtures, \$1,406.65; maps, \$2,587.55; total.....	5,994.20
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	17,121.27
Bills receivable, not matured, taken for fire, marine and inland risks (including \$5,670.74 interest accrued thereon).....	190,935.10
Bills receivable, not more than six months past due (including \$1,323.25 interest accrued thereon).....	21,567.35
All other property belonging to the company, viz: Rents dues and accrued.....	88.20
Bills receivable, under two years and over six months past due (including \$4,525.96 interest, \$15,327.40; interest, \$14,984.70; judgments, \$21,518.35; interest, \$10,330.94; costs on judgments, \$5,778.79; total.....	37,722.30
Bills receivable, more than two years past due (including judgments, all interest and costs, less \$35,351.64, charged profit and loss) total.....	61,672.54

The gross amount of all the assets of the company..... \$ 437,123.96

Amount which should be deducted from the above assets on account of bad and doubtful debts and securities..... 48,261.10

Aggregate amount of all the assets of the company, stated at their actual value..... \$ 388,862.86

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 6,808.42
Gross losses in process of adjustment, or in suspense, including all reported or supposed losses.....	1,325.00
Losses resisted, including interest, costs and other expenses thereon.....	2,000.00
Total gross amount of claims for losses.....	\$ 10,433.42
Deduct reinsurance thereon.....	3,333.63
Net amount of unpaid losses.....	\$ 7,100.40
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$735,977.13; unearned premiums (40 per cent).....	\$ 294,350.82
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$.....; unearned premiums (pro rata).....	
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (. per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	None.



Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses .....	\$ 1,381.54
Reinsurance .....	16,965.58
Total amount of all liabilities, except capital stock, and net surplus .....	\$ 318,865.34
Joint stock capital actually paid up in cash .....	25,000.00
Surplus beyond capital and other liabilities .....	46,967.52
Aggregate amount of all liabilities, including paid up capital stock, and net surplus .....	\$ 390,832.86

## INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$97,043.19 premiums of previous years) .....	\$ 254,814.91	Fire risks.
Deduct only reinsurance, rebate, abatement and return premiums .....	51,762.04	
Net cash actually received for premiums .....	\$ 203,052.87	
Bills and notes received during the year for premiums remaining unpaid .....	\$ 121,014.87	2,138.31
Received on bonds and mortgages .....		
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources: Collateral loans, \$39.00; D. M. Po. Clf., \$191.54; interest on judg., \$3.79; bills received, \$3,353.00; total .....	3,588.53	
Income received from all other sources, viz: Rents .....	921.18	
Aggregate amount of income actually received during the year in cash .....	\$ 309,700.92	

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$5,983.37, losses occurring in previous years) .....	\$ 136,829.67	On fire risks.
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for reinsurance in other companies, \$.....; total deductions .....	21,000.81	
Net amount paid during the year for losses .....	\$ 115,828.86	
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year) .....	2,500.00	
Paid for commissions or brokerage .....	49,227.99	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees: Office force and officers, \$13,584.23; specials, \$7,020.00; total .....	20,604.23	
All other payments and expenditures, viz: Interest on mortgages payable, \$80; general expense, \$1,317.29; costs on judgment, \$401.57; court costs, \$13.65; postage and exchange, \$2,581.91; printing and stationery, \$2,119.87; traveling and adjusting, \$5,746.20; attorney fees, \$1,540.98; tax and balance, \$3,596.87; total .....	\$ 18,398.34	
Aggregate amount of actual expenditures during the year, in cash .....	\$ 206,559.39	

## MISCELLANEOUS.

In force on the 31st day of December of the preceding year .....	\$ 35,143.177	Fire risks.	Premiums thereon.
Written or renewed during the year .....	11,350.137		
Total .....	\$ 46,493.314		\$ 837,732.41
Deduct those expired and marked off as terminated .....	10,000.583		274,461.20
In force at the end of the year .....	\$ 36,492.731		\$ 808,422.58
Deduct amount reinsured, \$32,751.45; suspensions, \$119,763.80 .....	1,678.137		172,545.25
Net amount in force .....	\$ 34,814.594		\$ 735,877.13

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$2,304,034.02
Total amount of cash dividends declared since the company commenced business .....	16,500.00
Losses paid from organization to date .....	776,229.57
Fire losses incurred during the year .....	139,779.72

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written .....	\$11,530,137.00	Fire risks.
Premiums received (gross) .....	274,461.20	
Losses paid .....	139,779.72	
Losses incurred .....	139,779.72	

## ANNUAL STATEMENT.

For the year ending December 31, 1895, of the condition and affairs of the

## DUBUQUE FIRE AND MARINE INSURANCE COMPANY OF DUBUQUE,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, THOMAS CONNOLLY.

Vice-President, F. D. STOUT.

Secretary, N. J. SCHREFF.

[Organized or incorporated July 18, 1883. Commenced business July 18, 1883.]

Principal office, Dubuque, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized .....	\$ 100,000.00
Whole amount of capital actually paid up in cash .....	100,000.00

## ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon) .....	None.
Loans on mortgage (fully recorded and being the first liens on the fee simple), upon which not more than one year's interest is due .....	196,843.25
Loans on mortgage (first liens, upon which more than one year's interest is due (of which none is in process of foreclosure) .....	40,053.00
Interest due on all said mortgage loans, \$2,975.43; interest accrued thereon, \$5,033.54; total .....	11,008.97
Value of lands mortgaged, exclusive of buildings and perishable improvements .....	\$ 518,000.00
Value of buildings mortgaged (insured for \$178,400 as collateral) .....	315,460.00
Total value of said mortgaged premises .....	\$ 833,460.00
Account of bonds of the United States, and of this state and of other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks, owned absolutely by the company:	

Bonds of the city of Dubuque, Iowa .....	Total par value.	Total market value.
Five shares of Julien House stock .....	1,000	1,000
	500	375

Three shares of Grand Opera House Co. stock.....	\$ 300	\$ 150	
Two hundred shares of Bank and Insurance Building Co. stock.....	20,000	20,000	
Total par and market value (carried out at market value).....	\$ 21,800	\$ 21,525	\$ 21,525.00
Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:			
	Total par value.	Total market value.	Amount loaned thereon.
Eighty shares Julien House stock.....	\$ 8,000	\$ 6,000	\$ 5,000
One hundred shares Dubuque Omnibus Co. stock.....	5,000	5,000	1,000
Ten shares German Bank stock.....	1,000	1,000	1,500
Ten shares Citizens Bank stock.....	1,000	1,100	
Ten shares Dubuque Stamping and Enameling Works stock.....	1,000	800	400
Fifty shares Bank and Insurance Building Co. stock.....	5,000	5,000	3,900
Total par and market value, and amount loaned thereon	\$ 21,000	\$ 18,900	\$ 11,700
Cash in the company's principal office.....			598.12
Cash belonging to the company, deposited in bank:			
Iowa Trust and Savings Bank, \$10,242.94; German Bank, \$10,301.68; Dubuque National, \$2,500; German State, \$1,000; total.....			24,043.72
Interest due and accrued on stocks and bonds not included in "market value".....			32.45
Interest due and accrued on collateral loans.....			563.97
Gross premiums (as written in the policies) in course of collection, not more than three months due.....			5,730.56
Gross premiums (as written in the policies) in course of collection, not more than three months due, Dubuque home office agency.....			3,921.05
Bills receivable, not matured, taken for fire, marine and inland risks (including \$..... interest accrued thereon).....			15,070.45
Bills receivable, not more than six months past due (including \$..... interest accrued thereon).....			None.
All other property belonging to the company, viz: rents due and accrued			None.
New office furniture and vault fixtures.....			1,000.00
Due from local agency, in course of collection.....			1,405.75
The gross amount of all the assets of the company.....			\$ 333,665.92
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....			1,000.00
Amount of premiums unpaid on policies which have been issued more than three months.....			\$ 2,246.20
Aggregate amount of all the assets of the company, stated at their actual value.....			332,665.92
LIABILITIES.			
Gross claims for adjusted and unpaid losses due and to become due.....			None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....			\$ 12,475.00
Losses resisted, including interest, costs and other expenses thereon.....			6,500.00
Total gross amount of claims for losses.....			\$ 18,975.00
Deduct reinsurance thereon.....			10,000.00
Net amount of unpaid losses.....			\$ 8,975.00

Gross premiums (including both cash and bills), received and receivable upon all unexpired risks, \$100,161.08; unearned premiums (40 per cent.)..... \$ 64,035.23

Gross premiums (cash and bills) received and receivable on all unexpired marine risks..... None.

Total unearned premiums as computed above..... \$ 64,035.23

Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent of the premium on deposit received..... None.

Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department..... None.

Unearned balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement..... None.

Principal unpaid on scrip or certificate of profits which have been authorized or ordered to be redeemed..... None.

Interest due and declared remaining unpaid or uncalled for..... None.

Cash dividends to stockholders remaining unpaid..... None.

Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses..... None.

Due and to become due for borrowed money..... None.

All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessments, none; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, none; return premiums, none; total, none.

Total amount of all liabilities, except capital stock and net surplus..... \$ 78,040.23

Joint-stock capital actually paid up in cash..... 100,000.00

Surplus beyond capital and all other liabilities..... 159,625.29

Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue, cannot be redeemed so as to diminish said reserve..... None.

Aggregate amount of liabilities, including paid up capital stock and net surplus..... \$ 332,665.92

TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

Amount of unearned premiums represented by installment notes, being the whole amount of such notes..... \$10,518.32

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$12,669.22, premiums of previous years).....	\$ 90,681.15
Deduct only reinsurance, rebate, abatement and return premiums.....	14,704.03
Net cash actually received for premiums.....	\$ 75,977.12
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 9,150.97
Received for interest on bonds and mortgages.....	19,563.94
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	1,230.25
Income received from all other sources.....	None.
Deposit premium (less 5 per cent) received for perpetual fire risks.....	None.
Received for calls on capital, none; for increased capital, none; total, none.	
Aggregate amount of income actually received during the year in cash.....	\$ 95,771.01

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$5,623, losses occurring in previous years).....	\$ 28,090.07
Deduct all amounts actually received for savings (whether on losses of the last or of previous years, none; and all amounts	



actually received for reinsurance in other companies, \$1,000.00; total deductions .....	2,000.00
Net amount paid during the year for losses .....	\$ 34,392.11
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$18,000) .....	10,000.00
scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total .....	None.
Paid for commissions or brokerage .....	15,679.13
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	6,500.00
Paid for state and local taxes in this and other states .....	1,384.44
All other payments and expenditures, viz.: Office rent, new furniture, advertising, supplies, traveling expenses, etc. ....	4,517.48
Amount of deposit premium returned during the year on perpetual fire risks .....	None.
Aggregate amount of actual expenditures during the year, in cash .....	\$ 72,290.15

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year .....	\$ 3,751,155	\$ 167,246.28
Written or renewed during the year .....	5,361,627	90,190.22
Total .....	\$ 9,112,782	\$ 257,436.50
Deduct those expired and marked off as terminated .....	4,869,375	84,197.31
In force at the end of the year .....	\$ 4,243,407	\$ 173,239.19
Deduct amount reinsured .....	791,590	13,045.11
Net amount in force .....	\$ 3,451,817	\$ 160,194.08
Perpetual risks (not included above), none.		
Premiums on same, none.		

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$ 750,141.24
Total amount of cash dividends declared since the company commenced business .....	40,000.00
Total amount of the company's stock owned by the directors at par value .....	\$2,000.00
Total amount loaned to officers and directors .....	5,000.00
Dividends declared payable in stock from organization .....	None.
Losses paid from organization to date .....	\$25,514.07
Fire losses incurred during the year .....	41,442.07
Marine losses incurred during the year .....	None.
Loaned to stockholders, not officers .....	1,500.00
Amount deposited in different states and countries for the security of all the company's policy-holders .....	None.
Amount deposited in different states and countries which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries .....	None.
Largest amount insured in any one risk .....	5,000.00
Are dividends declared on premiums received for risks not terminated? .....	No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written .....	\$ 4,253,311.96
Premiums received (gross) .....	74,670.10
Losses paid .....	\$1,948.97
Losses incurred .....	\$1,767.97

## ANNUAL STATEMENT

For the year ending December 31, 1895, on the condition and affairs of the  
FARMERS INSURANCE COMPANY, OF CEDAR RAPIDS, IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, J. H. SMITH.

Secretary, JOHN B. HENDERSON.

Vice-President, S. T. BERRY.

[Organized or incorporated October, 1890. Commenced business October, 1890.]

Principal office, Cedar Rapids, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized .....	\$ 100,000.00
Whole amount of capital actually paid up in cash .....	100,000.00

## ASSETS.

Value of real estate owned by the company (less \$ ..... the amount of encumbrance thereon) .....	\$ 37,500.00
Loans on mortgage duly recorded and being the first liens on the fee simple, upon which not more than one year's interest is due .....	199,405.00
Loans on mortgage (first liens), upon which more than one year's interest is due of which \$300 is in process of foreclosure .....	31,000.00
Interest due on all said mortgage loans, \$3,238.11; interest accrued thereon, \$11,124.99; total .....	20,865.74
Value of lands mortgaged, exclusive of buildings and perishable improvements .....	\$ 415,322.00
Value of buildings mortgaged (insured for \$175,000 as collateral) .....	229,250.00
Total value of said mortgaged premises .....	\$ 644,572.00
Amount of bonds of the United States, and of this State and of other states, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company:	

	Total par value.	Total market value.
Ind. School Districts of Amer. Story Co., Iowa, bonds .....	\$ 4,000.00	\$ 4,040.00
Ind. school District of Cedar Rapids, Iowa, bonds .....	500.00	502.75
Cedar Rapids Electric Light and Power Co., bonds .....	5.00-0.00	5,150.00
Cedar Rapids Electric Light and Power Co., stock .....	2,000.00	2,000.00

Total par and market value carried out at market value .....	
Cash in the company's principal office .....	\$1,663.75
Cash belonging to the company deposited in bank: Merchants National Bank, \$20,762.56; City National Bank, \$17,590.50; total .....	6,000.00
Gross premiums (as written in the policies) in course of collection, not more than three months due (balance general agent's accounts) .....	35,373.15
Bills receivable, not matured, taken for fire, marine and inland risks (including \$3,031.03 interest accrued thereon) .....	26,301.70
2 .....	107,281.64



Bills receivable, not more than six months past due (including \$864.33 interest accrued thereon).....	\$ 12,714.12
All other property belonging to the company, viz: Rents due and accrued, \$5; railroad mileage, \$72.92; total.....	807.92
Bills receivable, past due, taken for premiums (including those in judgment, \$99,930.50; 50 per cent); total.....	49,975.25
The gross amount of all the assets of the company.....	\$ 539,376.87

## LIABILITIES

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 8,711.49
Gross losses in process of adjustment, or in suspense, including all reported and unpaid losses.....	2,483.75
Losses related, including interest, costs and other expenses thereon.....	1,800.00
Total gross amount of claims for losses.....	\$ 13,195.24
Deduct reinsurance thereon.....	125.00
Net amount of unpaid losses.....	\$ 12,070.24
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$55,845.00; unearned premiums (40 per cent).....	\$ 22,336.83
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$27,022.54; unearned premiums (40 per cent).....	330,821.01
Total unearned premiums as computed above.....	353,157.84
All other demands against the company, absolute or contingent, due and to become due, admitted and contested, viz: Deferred commissions and policy fees.....	4,019.45
Total amount of all liabilities, except capital stock, and net surplus.....	\$ 369,247.53
Joint-stock capital actually paid up in cash.....	100,000.00
Surplus beyond capital and all other liabilities.....	70,129.34
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	\$ 539,376.87

## INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$91,091.56 premiums of previous years).....	\$ 250,312.92
Deduct only reinsurance, rebate, abatement and return premiums.....	25,324.44
Net cash actually received for premiums.....	\$ 223,788.48
Bills and notes received during the year for premiums remaining unpaid.....	\$ 191,458.45
Received for interest on bonds and mortgages.....	15,862.49
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	4,597.20
Income received from all other sources, viz: Rents.....	1,511.90
Aggregate amount of income actually received during the year, in cash.....	\$ 255,760.57

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$15,903.06 losses occurring in previous years).....	\$ 117,953.06
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for reinsurance in other companies, \$6,500.00; total deductions.....	6,500.00
Net amount paid during the year for losses.....	\$ 111,453.76

On fire risks.

Cash dividends actually paid stockholders; amount of stockholders' dividends declared during the year, \$.....	\$ 10,000.00
Paid for commissions or brokerage.....	53,080.23
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	29,676.85
Paid for state and local taxes in this and other states.....	3,169.13
All other payments and expenditures, viz: Printing, stationery, postage, and all other expenses.....	22,901.38
Aggregate amount of actual expenditures during the year, in cash.....	\$ 240,288.35

## MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the preceding year.....	\$ 42,533.271	\$ 871,106.06
Written or renewed during the year.....	12,009.675	267,411.80
Total.....	54,542.946	1,138,518.48
Deduct those expired and marked off as terminated.....	11,891.084	239,785.47
In force at the end of the year.....	42,651.862	898,732.00
Deduct amount reinsured.....	763.899	15,838.96
Net amount in force.....	41,887.963	882,894.68
Perpetual risks (not included above), none. Premiums on same, none.		

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 4,238,396.97
Total amount of cash dividends declared since the company commenced business.....	330,300.00
Total amount of the company's stock owned by the directors at par value.....	85,750.00
Total amount loaned to officers and directors.....	37,093.00
Dividends declared payable in stock from organization.....	75,000.00
Losses paid from organization to date.....	1,694,135.97
Fire losses incurred during the year.....	114,218.24
Marine losses incurred during the year.....	None.
Loaned to stockholders, not officers.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....	None.
Largest amount insured in any one risk (except the excess is reinsured).....	None.
Are dividends declared on premiums received for risks not terminated?.....	3,000.00

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written.....	Fire risks.
Premiums received (gross).....	\$ 12,030,675.00
Losses paid.....	267,411.80
Losses incurred.....	117,953.06
	114,218.24

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition and affairs of the

## FIDELITY INSURANCE COMPANY, OF DES MOINES.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, JOHN COOPER.

Vice-President, D. D. FLEMING.

Secretary, C. A. MOORE.

[Organized or incorporated March 27, 1893. Commenced business March 27, 1893.]

Principal office, Des Moines, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized..... \$ 100,000.00  
Whole amount of capital actually paid up in cash..... 35,000.00

## ASSETS.

Value of real estate owned by the company (less none, the amount of encumbrance thereon)..... \$ 12,692.34  
Loans on mortgage (duly recorded and being the first liens on the fee simple, upon which not more than one year's interest is due..... 13,105.00  
Loans on mortgage (first liens) upon which more than one year's interest is due (of which \$..... is in progress of foreclosure)..... 575.00  
Interest due on all said mortgage loans, \$86.61; interest accrued thereon, \$363.93; total..... 430.54  
Value of lands mortgaged, exclusive of buildings and perishable improvements..... \$ 32,475.00  
Value of the buildings mortgaged (insured for \$5,930 as collateral)..... 8,290.00

Total value of said mortgaged premises..... \$ 40,723.00  
Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:

	Total par value.	Total market value.	Amount loaned thereon.
Two notes endorsed by parties worth \$100,000.....	\$ 520.00	\$ 520.00	\$ 520.00
Cash in the company's principal office.....			321.12
Cash belonging to the company deposited in German Savings bank.....			3,886.72
Gross premiums in course of collection, not more than three months due.....			6,518.78
Bills receivable, not matured, taken for fire, marine and inland risks (including \$95.14 interest accrued thereon).....			64,890.44
Bills receivable, not more than six months past due (including \$106.59 interest accrued thereon).....			2,756.61
All other property belonging to the company, viz: Notes over six months past due, \$11,153.58, and judgments, \$2,357.36, less 25 per cent, including office furniture, maps, etc., \$2,500; total.....			12,692.38

The gross amount of all the assets of the company..... \$ 118,732.88  
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities..... 3,670.00

Aggregate amount of all the assets of the company, stated at their actual value..... \$ 115,732.88

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due..... \$ 1,833.71  
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses..... 1,120.00  
Losses related, including interest, costs and other expenses thereon..... 2,800.00  
Total gross amount of claims for losses..... \$ 5,753.71  
Deduct reinsurance thereon..... 685.86  
Net amount of unpaid losses..... \$ 5,067.85  
Gross premiums received and receivable upon all unexpired fire risks, \$151,229.93; unearned premiums (40 per cent)..... \$ 60,491.97  
Deduct reinsurance, \$5,411.33 (40 per cent)..... 2,164.82  
Total unearned premiums as computed above..... 58,327.45  
Total amount of all liabilities, except capital stock, and net surplus..... \$ 63,385.30  
Joint-stock capital actually paid up in cash..... 25,000.00  
Surplus beyond capital and all other liabilities..... 27,337.58  
Aggregate amount of all liabilities, including paid up capital stock, and net surplus..... \$ 115,722.88

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 72,123.05
Deduct only reinsurance, rebate, abatement and return premiums.....	3,737.44
Net cash actually received for premiums.....	\$ 68,385.62
Received for interest on bonds and mortgages.....	1,229.31
Aggregate amount of income actually received during the year in cash.....	\$ 69,614.93

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$3,279.98 losses occurring in previous years).....	\$ 37,737.88
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years, \$1,221.00; and all amounts actually received for reinsurance in other companies, \$2,113.80; total deductions.....	5,353.49
Net amount paid during the year for losses.....	\$ 33,892.39
Paid for commissions or brokerage.....	18,923.45
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employees.....	8,437.95
Paid for state and local taxes in this and other states.....	887.02
All other payments and expenditures, viz: Rent, legal, postage, agents, certificates, office and traveling expenses, alliance and supplies; total.....	8,799.87
Aggregate amount of actual expenditures during the year in cash.....	\$ 63,657.68

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 6,420.147	\$ 147,392.23
Written or renewed during the year.....	2,979.776	75,485.50
Total.....	\$ 9,399.923	\$ 222,877.53
Deduct those expired and marked off as terminated.....	5,744.912	71,537.60
In force at the end of the year.....	\$ 6,656.611	\$ 151,229.93
Deduct amount reinsured.....	268,593	5,411.30
Net amount in force.....	\$ 6,388.018	\$ 145,818.63



## GENERAL INTERCATEGORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 330,708.07
Losses paid from organization to date.....	92,141.54
Total amount of cash dividends declared since the company commenced business.....	None.
Fire losses incurred during the year.....	37,461.61
Total amount of the company's stock owned by the directors at par value.....	46,100.00
Marine losses incurred during the year.....	None.
Total amount loaned to officers and directors.....	520.00
Loaned to stockholders not officers.....	None.
Dividends declared payable in stock from organization.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Largest amount insured in any one risk.....	2,500.00

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written.....	Fire risks.
Premiums received (gross).....	\$2,975,774.00
Losses paid.....	73,485.30
Losses incurred.....	37,461.61

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition and affairs of the

## HAWKEYE INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, A. HOWELL. Vice-President, J. CALLANAN.  
Secretary, W. D. SKINER.

[Organized or incorporated March 15, 1865. Commenced business March 15, 1865.]

Principal office, Des Moines, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

## ASSETS.

Value of real estate owned by the company (no encumbrance thereon).....	63,616.61
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	238,693.00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$7,669.41 is in process of foreclosure).....	13,939.41
Interest due on all said mortgage loans, \$4,411.47; interest accrued thereon, \$4,672.41; total.....	6,883.83
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 546,732
Value of the buildings mortgaged (insured for \$128,501 as collateral).....	186,945
Total value of said mortgaged premises.....	733,677

Account of bonds of the United States, and of this state and of other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks, owned absolutely by the company:

	Total par value.	Total market value.
Five shares of Harburt, Ward & Co.....	\$ 500	\$ 500
Twenty shares of capital stock of Polk County Savings Bank.....	2,000	2,000
Forty shares of capital stock of Valley National Bank.....	4,000	8,000
Two shares of capital stock in Des Moines Producers Building Association.....	100	100
Fifteen bonds Auburn Heights Land Co.....	15,000	15,000
Total cost to company.....		\$ 8,500.00

Total par and market value..... \$ 21,000 \$ 10,600  
Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:

	Total market value.	Amount loaned thereon.
Collateral loan secured by a mortgage on 123 acres of land valued at \$150 per acre, or \$20,400.....	\$ 20,400	\$ 9,000
Collateral loan secured by a mortgage on a lot in Tallmages addition to Des Moines.....	650	250
Collateral loan secured by sixty shares of stock College Park Land Co., of Des Moines, valued at \$2,400 and unencumbered.....	2,400	618
Collateral loan secured by ten shares of Polk County Loan and Building Association, and unencumbered, valued at \$1,300.....	1,300	1,000

Total market value and amount loaned thereon.....	\$ 24,750	\$ 10,868	10,868.00
Cash in the company's principal office.....			6,250.00
Cash belonging to the company deposited in bank:			
Des Moines Savings Bank, \$10,000; Des Moines National Bank, \$5,000;			
People's Savings Bank, \$1,500; Valley National Bank, \$5,000; Polk			
County Savings Bank, \$5,000; Bankers' Iowa State Bank, \$2,250.74;			
German Savings Bank, \$2,000; all of Des Moines; total.....			25,750.74
Interest due and accrued on stocks and bonds not included in "market value".....			485.28
Amount of loans on personal and collateral security.....			275.00
Interest due and accrued on collateral loans.....			48.13
Gross premiums (as written in the policies in course of collection, not more than three months due).....		\$ 15,903.07	
Gross premiums (as written in the policies in course of collection and over three months due).....		11,375.99	27,479.97
Bills receivable, not matured, taken for fire, marine and inland risks (including \$3,118.10 interest accrued thereon).....			111,925.09
Bills receivable, not more than six months past due (including \$476.65 interest accrued thereon).....			7,915.79
Bills receivable, over six months due (including those in judgment and all interest and costs thereon).....			134,302.15
All other property belonging to the company, viz: rents due and accrued, \$574.90; due from other companies for reinsurance, on losses already paid, none.....			574.90
Personal property owned by the company, including law library.....			2,391.18
Office effects, including two large fire-proof safes and one burglar-proof safe.....			5,936.44

The gross amount of all the assets of the company..... \$ 676,345.25

Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....	\$ 75,171.82
Aggregate amount of all the assets of the company stated at their actual value.....	\$ 601,173.46
TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.	
What amount of installment notes is owned and now held by the company? Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....None.	\$ 10,560.09
The amount of "special reserve fund," according to law, deposited with the insurance department of the state of New York.....None.	
The amount of "guaranty surplus fund," as provided by said law.....None.	

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....None.	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	5,410.00
Losses resisted, including interest, cost and other expenses thereon.....	2,874.00
Total gross amount of claims for losses.....	\$ 8,284.00
Deduct reinsurance thereon.....	1,374.16
Net amount of unpaid losses.....	\$ 7,009.84
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, viz.: \$190,640.92; unearned premiums (40 per cent).....	\$ 75,656.38
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$700,099.61; unearned premiums (40 per cent).....	304,039.86
Total.....	\$ 382,696.24
Deduct amount paid for reinsurance thereon, viz.: \$10,078.61; (40 per cent thereof).....	16,031.46
Total unearned premiums as computed above.....	366,664.78
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: State, city, county, or other taxes and assessments, none; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, none; return premiums, none; total.....	None.
Total amount of all liabilities, except capital stock, and net surplus.....	\$ 373,674.62
Joint-stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	202,498.84
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue, cannot be redeemed so as to diminish said reserve.....None.	
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 601,173.46

## INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction including \$22,023.03 premiums of previous years.....	\$ 230,001.31
Deduct only reinsurance, rebate, abatement and return premiums.....	28,056.57
Net cash actually received for premiums.....	\$ 201,944.74
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 96,806.09
Received for interest on bonds and mortgages.....	30,731.21

Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	\$ 20,449.28
Income received from all other sources, viz.: Rents, \$902.85.....	102.85
Deposit premium (less per cent) received for perpetual fire risks.....None.	
Received for calls on capital, \$.....; for increased capital, \$.....; total.....None.	
Aggregate amount of income actually received during the year in cash.....	\$ 264,081.08

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$18,976.95 losses occurring in previous years).....	\$ 121,228.70
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$235.95; and all amounts actually received for reinsurance in other companies, \$12,052.01; total deductions.....	12,305.96
Net amount paid during the year for losses.....	\$ 118,922.74
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year, \$30,000).....	30,000.00
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total.....None.	
Paid for commissions or brokerage.....	51,993.75
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees.....	35,352.18
Paid for state and local taxes in this and other states.....	3,230.97
All other payments and expenditures, viz.: Expressage and telegrams, \$286.10; legal expenses, \$1,845.72; postage, \$2,398.55; stationery and printing, \$3,084.93; traveling expenses, \$5,750.75; sundries, gas, fuel, etc., \$1,850.75; exchange, \$616.05; worthless notes and accounts charged to profit and loss, \$9,422.82; total.....	25,955.18
Amount of deposit premium returned during the year on perpetual fire risks.....None.	
Aggregate amount of actual expenditures during the year, in cash.....	\$ 267,154.82

## MISCELLANEOUS.

In force on the 31st day of December of the preceding year.....	\$ 46,195,428	Fire risks.....	\$ 920,297.16
Written or renewed during the year.....	11,972,249	Premiums thereon.....	254,141.77
Total.....	\$ 58,167,677		\$1,174,438.93
Deduct those expired and marked off as terminated.....	19,098,508		217,086.37
In force at the end of the year.....	\$ 45,039,169		\$ 956,749.56
Deduct amount reinsured.....	2,182,956		40,078.61
Net amount in force.....	\$ 42,856,213		\$ 916,670.95

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	
Total amount of cash dividends declared since the company commenced business.....	
Total amount of the company's stock owned by the directors at par value.....	
Total amount loaned to officers and directors.....	
Dividends declared payable in stock from organization.....	
Fire losses incurred during the year, net.....	\$ 108,933.63
Marine losses incurred during the year.....None.	
Amount deposited in different states and countries for the security of all the company's policy-holders.....None.	



Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....None.  
Largest amount insured in any one risk (unless the excess is reinsured in another company).....\$ 2,500.00

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1893.

	Fire risks.
Fire, marine and inland risks written.....	\$11,972,249.00
Premiums received (gross).....	251,141.77
Losses paid, net.....	118,922.74
Losses incurred.....	106,955.53

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition and affairs of the

## IOWA BUSINESS MENS MUTUAL FIRE ASSOCIATION, OF DES MOINES.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, J. K. MOLLER. Vice-President, B. C. BOWMAN.  
Secretary, WILLIAM WILKINSON.

[Organized or incorporated, June 23, 1891. Commenced business, August 1, 1892.]

Principal office, Des Moines, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....Mutual.  
Whole amount of capital actually paid up in cash.....Mutual.

## ASSETS.

Value of real estate owned by the company (less none, the amount of encumbrance thereon).....None.  
Loans on mortgage (first liens, upon which more than one year's interest is due (of which none is in process of foreclosure).....None.  
Interest due on all said mortgage loans, none; interest accrued thereon, none; total.....None.  
Value of the buildings mortgaged (insured for none as collateral).....None.  
Cash in the company's principal office.....\$ 282.70  
Cash belonging to the company deposited in Des Moines National bank.....5,616.53  
Advanced to agents.....801.41  
Gross premiums in course of collection, not more than three months due..1,471.50  
Bills receivable, thirty and sixty days, not matured, taken for fire, marine and inland risks (including \$ ..... interest accrued thereon).....1,148.65  
Bills receivable, not more than six months past due (including \$ ..... interest accrued thereon).....68.00  
Premium notes, representing one annual premium.....39,215.99  
All other property belonging to the company, viz: Due from other companies for reinsurance, on losses already paid, Iowa Insurance company, \$26.86; reinsurance commission, due from other companies, \$12.35; total.....69.15  
The gross amount of all the assets of the company.....\$ 48,675.93

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....None.  
Gross losses in process of adjustment or in suspense, including all reported and supposed losses.....\$ 45.35  
Losses realized, including interest, costs and other expenses thereon.....1,000.00  
Total gross amount of claims for losses.....\$ 1,045.35  
Net amount of unpaid losses.....\$ 1,045.35  
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$ .....; unearned premiums (.. per cent.).....None.  
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$ .....; unearned premiums (pro rata).....None.  
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks \$ .....; unearned premiums, (.. per cent.).....None.  
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....None.  
Total unearned premiums as computed above.....None.  
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....225.47  
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessments, \$ .....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$ .....; return premiums, \$ .....; reinsurance, \$141.18; advance payment, \$5; total.....146.18  
Total amount of all liabilities, except capital stock, and net surplus.....\$ 1,415.00

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including premiums of previous years).....	\$ 49,927.63
Deduct only reinsurance, rebate, abatement and return premiums.....	8,188.76
Net cash actually received for premiums.....	\$ 34,738.27
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 2,059.70
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	91.05
Income received from all other sources, viz: Reinsurance Com., \$1,477.14; extra premium, \$4; total.....	1,481.14
Aggregate amount of income actually received during the year in cash.....	\$ 36,311.06

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$459.35; losses occurring in previous years).....	\$ 10,020.96
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$ .....; and all amounts actually received for reinsurance in other companies, \$2,540.25; total deductions.....	\$ 2,540.28
Net amount paid during the year for losses.....	\$ 8,060.38
Paid for commissions or brokerage.....	137.41

## IOWA INSURANCE REPORT.

Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees.....	\$ 14,564.85
All other payments and expenditures, viz: Reinsurance adj. exp., miscellaneous expenses, rent, postage, printing and profit and loss.....	6,506.79
Aggregate amount of actual expenditures during the year in cash.....	\$ 21,071.64

## MISCELLANEOUS.

	Fire risks	Premiums thereon.
Written or renewed during the year.....	\$ 3,104,802	\$ 51,398.10
Total.....	3,104,802	51,398.10
Deduct those expired and marked off as terminated.....	648,720	12,792.11
In force at the end of the year.....	2,456,082	38,606.00
Deduct amount reinsured.....	227,311	4,291.64
Net amount in force.....	2,228,771	34,314.36

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 94,818.21
Losses paid from organization to date.....	27,099.98
Fire losses incurred during the year.....	11,206.66
Largest amount insured in any one risk.....	3,000.00

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$3,104,802.00
Premiums received (gross).....	51,398.10
Losses paid (including \$454.35 losses of previous years).....	10,626.66
Loss incurred.....	11,206.66

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition and affairs of the

## IOWA FIRE INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, Wm. AITCHISON, JR.

Vice-President, S. E. PROVY.

Secretary, J. A. N. MILLER.

[Organized or incorporated, April 29, 1882. Commenced business, May 1, 1882.]

Principal office, Des Moines, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	23,000.00

## ASSETS.

Loans on mortgage duly recorded and being the first liens on the fee simple, upon which not more than one year's interest is due.....	\$ 34,413.00
Interest due on all said mortgage loans \$70; interest accrued thereon, \$964.44; total.....	1,034.44

## IOWA INSURANCE REPORT.

Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 72,577.00
Value of buildings mortgaged (insured for \$14,100 as collateral).....	23,000.00

Total value of said mortgaged premises..... \$ 95,577.00  
 Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the market value of the same, and the amount loaned on each:

	Total market value.	Amount loaned thereon.
Loan on property at Lima, Ohio, secured by mortgage and guarantee.....	\$ 2,000.00	\$ 500.00

## Total market value and amount loaned

Thereon.....	\$ 2,000.00	\$ 500.00	\$ 500.00
Cash in the company's principal office.....			435.15
Cash belonging to the company deposited in the Bankers Iowa State bank.			3,618.14
Interest due and accrued on stocks and bonds not included in market value.....			13.34
Gross premiums (as written in the policies) in course of collection, not more than three months due.....			7,755.99
Bills receivable, not matured, taken for fire, marine and inland risks (including \$..... interest accrued thereon).....			2,665.28
Bills receivable, not more than six months past due (including \$50 interest accrued thereon).....			465.11
All other property belonging to the company, viz: Rents due and accrued, \$..... due from other companies for reinsurance on losses already paid, \$..... furniture, maps and blanks.....			1,000.00
The gross amount of all the assets of the company.....			\$ 58,921.47
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....			1,000.00
Aggregate amount of all the assets of the company, stated at their actual value.....			\$ 57,921.47

## TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

What amount of installment notes is owned and now held by the company?.....	\$ 6,976.77
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## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 5,521.13
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	1,421.27
Losses resisted, including interest, costs and other expenses thereon.....	750.00
Total gross amount of claims for losses.....	\$ 7,692.40
Deduct reinsurance thereon.....	500.00
Net amount of unpaid losses.....	\$ 7,192.40
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$51,967.80; unearned premiums (\$0 per cent).....	20,607.12
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$7,785.14; unearned premiums (\$0 per cent).....	3,114.05
Total unearned premiums as computed above.....	\$ 23,721.17



All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: State, city, county or other taxes or assessments, \$.....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$1,331; return premiums, \$.....; total, \$ 1,331.00

Total amount of all liabilities, except capital stock, and net surplus, \$ 32,594.57  
 Joint-stock capital actually paid up in cash, \$ 25,000.00  
 Surplus beyond capital and all other liabilities, \$ 26.90

Aggregate amount of all liabilities, including paid up capital stock and net surplus, \$ 57,621.47

#### TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

Amount of unearned premiums represented by installment notes, being the whole amount of such notes, \$ 6,576.77

#### INCOME DURING THE YEAR.

Fire risks.  
 Gross premiums received in cash, without any deduction (including \$..... premiums of previous years) \$ 50,001.82  
 Deduct only reinsurance, rebate, abatement and return premiums, 10,277.93  
 Net cash actually received for premiums, \$ 49,323.89  
 Bills and notes received during the year for premiums, remaining unpaid, \$ 4,149.33  
 Received for interest on bonds and mortgages, 2,613.12  
 Received for interest and dividends on stocks and bonds, collateral loans, and from all sources, 120.90  
 Aggregate amount of income actually received during the year in cash, \$ 52,057.02

#### EXPENDITURES DURING THE YEAR.

On fire risks.  
 Gross amount actually paid for losses (including \$18,187.30 losses occurring in previous years) \$ 32,538.07  
 Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$1,556.85; and all amounts actually received for reinsurance in other companies, \$.....; total deductions, 1,856.38  
 Net amount paid during the year for losses, \$ 30,701.69  
 Paid for commissions or brokerage, 11,531.87  
 Paid for salaries, fees and all other charges of officers, clerks, agents and all other employees, 6,435.24  
 Paid to stockholders for reduction of capital stock and surplus fund, for state and local taxes in this and other states, 1,873.00  
 All other payments and expenditures, viz.: Travelling expenses, \$1,840.97; printing and advertising, \$506.31; adjusting expenses, \$475.15; legal expenses, \$1,019.30; general expenses, \$1,837.30; rent, \$730; total, 6,398.83  
 Aggregate amount of actual expenditures during the year in cash, \$ 52,742.63

#### MISCELLANEOUS.

Fire risks. Premiums thereon.  
 In force on the 31st day of December of the preceding year, \$ 4,672,800 \$ 68,768.88  
 Written or renewed during the year, 3,767,593 60,934.23  
 Total, 8,440,393 \$ 129,703.11  
 Deduct those expired and marked off as terminated, 4,010,784 70,369.51  
 In force at the end of the year, \$ 4,429,609 \$ 59,341.70  
 Deduct amount reinsured, 331,219 5,888.76  
 Net amount in force, \$ 4,098,391 \$ 53,452.94

#### GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date, \$ 214,154.00  
 Losses paid from organization to date, 29,991.24  
 Fire losses incurred during the year, 29,432.00  
 Total amount of company's stock owned by the directors, at par value, 20,200.00  
 Total amount loaned to officers and directors, 3,700.00  
 Largest amount insured in any one risk, 2,000.00

#### BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire risks.  
 Fire, marine and inland risks written, \$1,757,333.00  
 Premiums received (gross), 63,663.02  
 Losses paid, 22,556.07  
 Losses incurred, 29,432.00

### ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition and affairs of the

#### IOWA MERCHANTS MUTUAL INSURANCE COMPANY, OF BURLINGTON,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa in pursuance of the laws of said State.

President, PARKER A. DOUGHTY.

Vice-President, J. K. PUGH.

Secretary, JOSEPH C. FORBES.

[Organized or incorporated March 24, 1891. Commenced business April 3, 1893.]

Principal office, Burlington, Iowa.

#### CAPITAL.

Whole amount of joint stock or guaranteed capital authorized, \$ 250,000.00  
 Whole amount of capital actually paid up in cash, \$ 250,000.00

#### ASSETS.

Value of real estate owned by the company (less \$..... the amount of encumbrance thereon), None.  
 Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due, None.  
 Loans on mortgage (first liens), upon which one year's interest is due (of which \$..... is in process of foreclosure), None.  
 Interest due on all said mortgage loans, \$.....; interest accrued thereon, None.  
 Value of lands mortgaged, exclusive of buildings and perishable improvements, None.  
 Value of buildings mortgaged (insured for \$..... as collateral), None.  
 Total value of said mortgaged premises, None.  
 Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this state, and of all other bonds and stocks, owned absolutely by the company, None.  
 Cash belonging to the company deposited in bank: National State Bank of Burlington, Iowa, and cash in company's office, \$ 1,097.09  
 Premium notes, less assessments paid thereon, 60,613.22

All other property belonging to the company, viz: Rents due and accrued \$.....: Due from other companies for reinsurance, on losses already paid, furniture, fixtures, safe, typewriters, maps, charts and supplies, \$1,350, less 33% per cent; total.....	\$ 500.00
The gross amount of all the assets of the company.....	\$ 64,182.54
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....	500.00
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 63,682.54

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	3,401.90
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	2,519.30
Losses resisted, including interest, costs and other expenses thereon.....	930.00
Total gross amount of claims for losses.....	6,871.10
Deduct reinsurance thereon.....None.	

Net amount of unpaid losses.....	\$ 6,871.10
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$.....: unearned premiums (.. per cent).....None.	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$.....: unearned premiums (pro rata).....None.	
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$.....: unearned premiums (.. per cent).....None.	
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....None.	
Total unearned premiums as computed above.....None.	
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county or other taxes and assessments, \$.....: commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection.....None.	
Total amount of all liabilities, except capital stock and net surplus.....	\$ 6,871.10

## INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including..... premiums of previous years).....	\$ 51,283.11
Deduct only reinsurance, rebate, abatement and return premiums.....	10,781.55
Net cash actually received for premiums.....	40,501.56
Income received from all other sources, viz: Membership fees.....	1,064.05
Aggregate amount of income actually received during the year in cash.....	\$ 41,565.61

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$8,601.37 losses occurring in previous years).....	20,300.33
Deduct all amounts actually received for salvages (whether on losses of the last or previous years), \$.....: and all amounts actually received for reinsurance in other companies, \$.....: total deductions.....None.	
Net amount paid during the year for losses.....	\$ 20,300.33

Paid for commissions or brokerage.....	\$ 8,023.71
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees.....	7,379.21
Paid for state and local taxes in this and other states.....None.	
All other payments and expenditures, viz: Printing, supplies, advertising, stationery, postage, collection and exchange, heat, light, janitor, legal and road expenses, furniture, maps, charter and sundries.....	4,254.04
Aggregate amount of actual expenditures during the year, in cash.....	\$ 49,903.22

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$1,555,240.00	\$ 54,586.42
Written or renewed during the year.....	2,714,969.00	119,942.15
Total.....	\$4,270,149.00	\$ 174,528.57
Deduct those expired and marked off as terminated.....	2,140,067.00	75,978.84
In force at the end of the year.....	\$2,130,082.00	\$ 97,849.73
Net amount in force.....	2,130,082.00	97,849.73

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 188,050.28
Total amount of cash dividends declared since the company commenced business.....None.	
Total amount of the company's stock owned by the directors at par value.....None.	
Total amount loaned to officers and directors.....None.	
Dividends declared payable in stock from organization.....None.	
Losses paid from organization to date.....	24,577.84
Fire losses incurred during the year.....	17,176.07
Marine losses incurred during the year.....None.	
Loaned to stockholders, not officers.....None.	
Amount deposited in different states and countries for the security of all the company's policy-holders.....None.	
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....None.	
Largest amount insured in any one risk.....	3,000.00

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written.....	Fire risks.
Premiums received (gross).....	\$2,714,969.00
Losses paid.....	119,942.15
Losses incurred.....	20,300.33
	17,176.07



## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition and affairs of the

## IOWA STATE INSURANCE COMPANY, OF KEOKUK,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, ..... Vice-President, SAMUEL E. CARY.  
 Secretary, HOWARD TUCKER.

[Organized or incorporated January, 1855. Commenced business July, 1855.]

Principal office, Keokuk, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized .... Mutual.  
 Whole amount of capital actually paid up in cash ..... Mutual.

## ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon) ..... \$ 6,000.00  
 Cash in the company's principal office ..... 618.60  
 Cash belonging to the company deposited in bank:  
 Keokuk National Bank ..... 34,020.55  
 Gross premiums (as written in the policies) in course of collection, not more than three months due ..... 30,561.88  
 Premium notes, \$99,729.16, less assessments paid, \$34,808.01; total ..... 674,321.12  
 All other property belonging to the company, viz: Office furniture and fixtures and maps ..... \$ 2,297.30  
 Total amount of judgments, \$34,851.35.  
 Judgments not more than two years old, \$7,965.59.

The gross amount of all the assets of the company ..... \$ 740,919.75  
 Amount which should be deducted from the above assets on account of bad and doubtful debts and securities ..... 2,297.30  
 Amount of premiums unpaid on policies which have been issued more than three months ..... \$ 17,371.30

Aggregate amount of all the assets of the company, stated at their actual value ..... \$ 708,712.45

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due ..... None.  
 Gross losses in process of adjustment, or in suspense, including all reported and supposed losses ..... \$ 1,534.26  
 Losses resisted, including interest, costs and other expenses thereon ..... 5,968.60  
 Total gross amount of claims for losses ..... \$ 7,502.93  
 Deduct reinsurance thereon ..... None.  
 Net amount of unpaid losses ..... \$ 7,502.93

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$.....; unearned premiums (..... per cent) ..... None.  
 Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$.....; unearned premiums (pro rata) ..... None.  
 Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (..... per cent) ..... None.  
 Gross premiums (cash and bills) received and receivable on all unexpired marine risks ..... None.  
 All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz:  
 State, city, county, or other taxes and assessments, \$.....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection ..... None.

Total amount of all liabilities except capital stock and net surplus ..... \$ 7,502.95

## INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$..... premiums of previous years) ..... \$ 133,384.65  
 Deduct only return premiums ..... 498.00

Net cash actually received for premiums ..... \$ 134,886.62  
 Bills and notes received during the year for premiums, remaining unpaid ..... \$ 230,470.76  
 Received for interest ..... 48.50  
 Income received from all other sources, viz: Rents, discounts, policy and survey fees, etc. .... 2,508.20

Aggregate amount of income actually received during the year in cash ..... \$ 137,518.21

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$2,002.25 losses occurring in previous years) ..... \$ 68,388.76  
 Deduct all amounts actually received for salvages (whether on losses of the last or previous years, \$.....; and all amounts actually received for reinsurance in other companies, \$.....); total deductions ..... None.

Net amount paid during the year for losses ..... \$ 68,388.76  
 Paid for commissions or brokerage ..... 37,294.23  
 Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees ..... 23,096.77  
 Paid for state and local taxes in this and other states ..... 169.64  
 All other payments and expenditures, viz: Printing, stationery, fuel, light, postage, etc. .... 6,541.76

Aggregate amount of actual expenditures during the year, in cash ..... \$ 138,381.16

## MISCELLANEOUS.

In force on the first day of December of the preceding year ..... \$ 21,757,675.58  
 Written or renewed during the year ..... 4,484,328.23  
 Total ..... \$ 26,242,003.81  
 Deduct those expired and marked off as terminated ..... 3,007,382.38  
 In force at the end of the year ..... \$ 21,757,675.58  
 Deduct amount reinsured ..... None.  
 Net amount in force ..... \$ 21,757,675.58

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,674,210.02
Total amount of cash dividends declared since the company commenced business.....	None.
Total amount of the company's stock owned by the directors at par value.....	None.
Total amount loaned to officers and directors.....	None.
Dividends declared payable in stock from organization.....	None.
Losses paid from organization to date.....	\$40,488.53
Fire losses incurred during the year.....	69,220.77
Marine losses incurred during the year.....	None.
Loaned to stockholders, not officers.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....	None.
Largest amount insured in any one risk.....	3,000.00

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written.....	Fire risks.
Premiums received (gross).....	\$1,484,228.39
Losses paid.....	264,256.65
Losses incurred.....	69,220.77

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition and affairs of the

## KEY CITY FIRE INSURANCE COMPANY, OF DUBUQUE, IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, CHRIS A. VOELKER, Vice-President, WILLIAM LAWTHOR.  
Secretary, D. H. MCCARTHY.

[Organized or incorporated November 14, 1891. Commenced business November 14, 1891.]

Principal office, Dubuque, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 200,000.00
Whole amount of capital actually paid up in cash.....	50,000.00

## ASSETS.

Loans on mortgage (duly recorded and being the first liens on the fee simple, upon which not more than one year's interest is due).....	\$ 62,943.73
Interest due on all said mortgage loans, \$1,821.00; interest accrued thereon, \$1,753.85; total.....	3,574.84
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 146,450.00
Value of the buildings mortgaged (insured for \$45,850 as collateral).....	74,790.00
Total value of said mortgaged premises.....	\$ 221,240.00

Account of bonds of the United States, and of this state and of other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks, owned absolutely by the company:

	Total par value.	Total market value.
Thirty shares Bank and Insurance Building company stock.....	\$ 3,000.00	\$ 3,000.00
Total par and market value.....	\$ 3,000.00	\$ 3,000.00
Cash in the company's principal office.....		501.95
Cash belonging to the company deposited in Citizens Savings bank.....		3,893.50
Gross premiums in course of collection, not more than three months due.....		2,899.32
The gross amount of all the assets of the company.....		\$ 76,210.76
Amount of premiums unpaid on policies which have been issued more than three months.....	\$ 267.15	
Aggregate amount of all the assets of the company, stated at their actual value.....		\$ 76,210.76

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 200.00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	1,800.00
Losses resisted, including interest, costs and other expenses thereon.....	100.00
Total gross amount of claims for losses.....	\$ 1,900.00
Deduct reinsurance thereon, Norwich Union.....	50.00
Net amount of unpaid losses.....	\$ 1,950.00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$6,893.50; unearned premiums (40 per cent.).....	\$ 3,522.02
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$18,999.35; unearned premiums (pro rata).....	7,505.73
Total unearned premiums as computed above.....	11,118.35
Total amount of all liabilities, except capital stock, and net surplus.....	\$ 13,028.35
Joint stock capital actually paid up in cash.....	50,000.00
Surplus beyond capital and all other liabilities.....	13,192.51
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	\$ 76,210.76

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$2,191.50 premiums of previous years).....	\$ 19,024.33
Deduct only reinsurance, rebate, statement and return premiums.....	4,845.36
Net cash actually received for premiums.....	\$ 14,179.00
Bills and notes received during the year for premiums, remaining unpaid.....	None.
Received for interest on bonds and mortgages.....	3,522.02
Income received from all other sources, viz: rents, agency commission.....	1,622.55
Aggregate amount of income actually received during the year in cash.....	\$ 19,324.61



## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$..... losses occurring in previous years).....	\$ 5,408.93
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for reinsurance in other companies, \$347.09; total deductions.....	347.09
Net amount paid during the year for losses.....	\$ 5,061.84
Paid for commissions or brokerage.....	2,682.94
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes.....	4,101.30
All other payments and expenditures, viz: expense, \$1,314.58; adj expenses, \$66.55; traveling expenses, \$277.59; printing, \$136.90; office supplies, \$122.45; total.....	1,916.58
Aggregate amount of actual expenditures during the year, in cash	\$ 13,763.06

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$1,527,780.00	\$ 22,380.29
Written or renewed during the year.....	1,429,439.00	19,726.15
Total.....	\$2,957,219.00	\$ 42,006.44
Deduct those expired and marked off as terminated.....	928,712.00	12,411.20
In force at the end of the year.....	\$2,028,507.00	\$ 29,595.24
Deduct amount reinsured, Dubuque Fire and Marine, Farmers, State, Security, Manchester, Lancashire.....	125,994.00	1,789.36
Net amount in force.....	\$1,892,503.00	\$ 27,765.88

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 65,807.58
Total amount of the company's stock owned by the directors at par value.....	439.50
Total amount loaned to officers and directors.....	3,000.00
Losses paid from organization to date.....	15,368.44
Fire losses incurred during the year.....	6,421.84
Largest amount insured in any one risk.....	5,000.00

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$1,429,439.00
Premiums received (gross).....	19,726.15
Losses paid.....	5,061.84
Losses incurred.....	6,421.84

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition and affairs of the

MERCHANTS AND BANKERS MUTUAL INSURANCE COMPANY,  
OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, W. E. WARFIELD.

Vice-President, THEO. F. GATCHELL.

Secretary, C. H. AINLEY.

[Organized or incorporated March 7, 1885. Commenced business March 19, 1885.]

Principal office, Des Moines, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....Mutual.  
Whole amount of capital actually paid up in cash.....Mutual.

## ASSETS.

Cash in the company's principal office.....	\$ 1,806.05
Cash belonging to the company deposited in bank:	
German Savings Bank.....	1,482.25
Des Moines Savings Bank.....	254.11
Premium notes.....	1,902.07
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	3,716.30
Bills receivable, not matured, taken for fire, marine and inland risks (less assessments paid thereon).....	163,230.63
Bills receivable, not more than six months past due (valued at 80 per cent of amount, including \$..... interest accrued thereon).....	36,572.52
All other property belonging to the company, viz:	
Rebates due and accrued, judgments valued at 50 per cent of face.....	2,198.53
Due from other companies for reinsurance, on losses already paid.....	350.00
Premiums due from other companies.....	1,418.32

The gross amount of all the assets of the company..... \$ 212,734.75  
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities..... None.

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	712.55
Losses related, including interest, costs and other expenses thereon.....	2,480.17
Net amount of unpaid losses.....	\$ 3,032.72
Due and to become due for borrowed money.....	7,000.00
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.:	
Guarantee fund.....	14,448.79

State, city, county, or other taxes and assessments, \$.....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$.....; return premiums, \$.....; total .....	\$ 1,036.53
Total amount of all liabilities, except capital stock and net surplus .....	\$ 23,708.04

## INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$..... premiums of previous years) .....	\$ 46,523.56
Deduct only reinsurance, rebate, abatement and return premiums .....	3,000.02
Net cash actually received for premiums .....	\$ 43,523.56
Income received from all other sources, viz: Rents, \$.....; borrowed money, \$.....; total .....	3,000.00
Aggregate amount of income actually received during the year, in cash .....	\$ 46,523.56

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$5,931.05, losses occurring in previous years) .....	\$ 21,084.89
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for reinsurance in other companies, \$.....; total deductions .....	2,271.00
Net amount paid during the year for losses .....	\$ 18,813.89
Paid for commissions or brokerage .....	13,399.76
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees .....	9,339.85
Paid for state and local taxes in this and other states .....	55.01
Aggregate amount of actual expenditures during the year in cash .....	\$ 44,608.51

## MISCELLANEOUS.

In force on the 31st day of December of the preceding year .....	\$3,015,563.30	Fire risks.	Premiums thereon.
Written or renewed during the year .....	1,727,473.92		
Total .....	\$4,743,037.22		
Deduct those expired and marked off as terminated .....	1,322,804.24		
In force at the end of the year .....	\$3,420,232.98		
Deduct amount reinsured .....	135,000.90		
Net amount in force .....	\$3,285,232.08		

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$ 789,517.74
Losses paid from organization to date .....	195,254.85
Fire losses incurred during the year .....	18,153.89

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written .....	\$1,727,473.92	Fire risks.
Premiums received (gross) .....	153,623.74	
Losses paid .....	24,084.89	
Losses incurred .....	18,153.89	

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition and affairs of the

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY OF IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, A. T. HIRCHARD.

Vice-President, H. D. ST. JOHN.

Secretary, J. G. SHARP.

[Organized or incorporated, 1875; re-incorporated, 1889. Commenced business April, 1873, and March, 1889.]

Principal office, Des Moines, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized....Mutual.  
Whole amount of capital actually paid up in cash.....Mutual.

## ASSETS.

Cash belonging to the company deposited in bank:	
Iowa National Bank, Des Moines, Iowa .....	\$ 20,350.19
Bills receivable, not matured, deposit notes held by the company, representing one annual premium, taken for fire, marine and inland risks (including \$..... interest accrued thereon) .....	106,938.70
The gross amount of all the assets of the company .....	\$ 127,288.89
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities .....	None.
Aggregate amount of all the assets of the company, stated at their actual value .....	\$ 127,288.89

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due .....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses .....	\$ 4,000.00
Losses resisted, including interest, costs and other expenses thereon .....	8,000.00
Total gross amount of unpaid losses, including losses resisted .....	\$ 12,000.00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, none; unearned premiums (.... per cent) .....	None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, none; unearned premiums (pro rata) .....	None.
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, none; unearned premiums (.... per cent) .....	None.



Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....None.	
Total unearned premiums as computed above.....None.	
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessments, none; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, none; return premiums, none; total.....None.	
Total amount of all liabilities, except capital stock and net surplus.....	\$ 10,000.00

## INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$87.38 premiums of previous years).....	\$ 2,568.59
Net cash actually received for premiums.....	\$ 52,568.50
Received for interest on bonds and mortgages.....	None.
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	1,248.93
Income received from all other sources, viz: Rents, none; total.....	None.
Deposit premium (per cent) received for perpetual fire risks.....	None.
Received for calls on capital, none; for increased capital, none; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 53,817.52

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$13,310.65 losses occurring in previous years).....	\$ 54,050.30
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years) none; and all amounts actually received for reinsurance in other companies, none; total reductions.....	None.
Net amount paid during the year for losses.....	\$ 54,050.30
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year).....	None.
Script or certificates of profits redeemed in cash, none; interest paid to script holders, none; total.....	None.
Paid for commissions or brokerage.....	None.
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees.....	6,682.32
Paid for state and local taxes in this and other states.....	4.24
All other payments and expenditures, viz: Traveling expenses, postage, stationery, office rent, legal expenses, telegraphing and miscellaneous.....	3,594.28
Amount of deposit premiums returned during the year on perpetual fire risks.....	\$ 2,264.87
Aggregate amount of actual expenditures during the year in cash.....	\$ 66,567.21

## MISCELLANEOUS.

In force on the 31st day of December of the preceding year.....	\$2,362,500.00	Fire risks.	Premiums thereon.
Written or renewed during the year.....	248,500.00		
Total.....	\$2,611,000.00		\$ 194,370.55
Deduct those expired and marked off as terminated.....	197,580.00		11,569.85
In force at the end of the year.....	\$2,413,420.00		\$ 116,310.40
Deduct amount reinsured.....	None.		\$ 106,938.70
Net amount in force.....	\$2,413,420.00		\$ 106,938.70

## GENERAL INTERROGATORIES.

Total amount of premiums received from all sources since the organization of the company to date.....	\$ 723,376.96
Total amount of cash dividends declared since the company commenced business.....	None.
Total amount of the company's stock owned by the directors at par value.....	None.
Total amount loaned to officers and directors.....	None.
Dividends declared payable in stock from organization.....	None.
Losses paid from organization to date.....	572,036.96
Fire losses incurred during the year.....	44,719.65
Marine losses incurred during the year.....	None.
Loaned to stockholders, not officers.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....	None.
Largest amount insured in any one risk.....	10,000.00
Are dividends declared on premiums received for risks not terminated?	No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written, including perpetual risks renewed..	\$ 98,160.60
Premiums received (gross) including premiums on perpetual risks renewed	44,308.75
Losses paid.....	17,753.62
Losses incurred.....	11,959.79

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition and affairs of the

## SECURITY FIRE INSURANCE COMPANY, OF DAVENPORT,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, S. F. GILMAN. Vice-President, J. B. PHELPS.  
Secretary, E. J. BARBOCK.

(Organized or incorporated September 24, 1882. Commenced business November 1, 1883.)  
Principal office, Davenport, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

## ASSETS.

Value of real estate owned by the company (less \$..... the amount of encumbrance thereon).....	\$ 4,591.12
Loans on mortgage (fully recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	108,143.86
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$1,200 is in process of foreclosure).....	3,900.00
Interest due on all said mortgage loans, \$79; interest accrued thereon, \$2,686.40; total.....	2,736.40

Value of lands mortgaged, exclusive of buildings and perishable improvements		
Value of the buildings mortgaged (insured for \$26,175 as collateral)	\$	318,400
Total value of said mortgaged premises	\$	69,500
Account of bonds of the United States and of this state and of other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks owned absolutely by the company:		

	Total par value.	Total market value.	
Two shares guarantee capital stock Davenport Co-operative bank	2,000	\$	2,000
One share Marengo Savings Bank stock	100		100
Thirty shares First National Bank stock	3,000		3,000
Total par and market value	\$	5,100	\$ 7,100
Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:			\$ 7,100.00

	Total value.	Total market value.	Amount loaned thereon.
Nine notes endorsed by parties worth \$300,000	\$	5,938.25	\$ 5,938.25
Two notes secured by thirty shares Pierce mill stock	3,000.00	2,000.00	1,500.00
One note secured by ten shares First National, five shares Davenport National, five shares Union Savings	2,600.00	2,600.00	2,000.00
One note secured by two shares Davenport Co-operative Bank stock	2,000.00	2,000.00	200.00
One note secured by eighteen shares Merchants Savings Bank stock	1,800.00	1,800.00	1,500.00
One full paid certificate Davenport Co-operative Bank, by \$10,000 first real estate mortgage	10,000.00	10,000.00	5,000.00
Twenty shares Davenport Building, Loan and Savings association	4,000.00	4,000.00	1,321.00
One note secured by twenty-four shares Cable Loan company stock	12,000.00	12,000.00	8,000.00

Total par and market value and amount loaned thereon	\$	41,338.25	\$ 41,338.25	\$ 25,158.15
Cash in the company's principal office				143.50
Cash belonging to the company deposited in bank: First National, \$4,381.91; Citizens National, \$1,504.25; German Savings, \$2,034.05; Davenport Savings, \$2,190.25; Scott County Savings, \$1,251.52; total				13,418.00
Interest due and accrued on stocks and bonds not included in "market value"				949.21
Interest due and accrued on collateral loans				5,700.00
Gross premiums (as written in the policies) in course of collection, not more than three months due				12,511.50
Bills receivable, not matured, taken for fire, marine and inland risks (including \$ interest accrued thereon)				818.75
Bills receivable, not more than six months past due (including \$ interest accrued thereon)				462.40
All other property belonging to the company, viz: Rents due and accrued, \$ due from other companies for reinsurance, on losses already paid				\$ 185,100.91
The gross amount of all the assets of the company				None.
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities				

Amount of premiums unpaid on policies which have been issued more than three months.....None.

Aggregate amount of all the assets of the company, stated as their actual value.....\$ 185,100.91

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	1,823.00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		6,313.00
Losses retained, including interest, costs and other expenses thereon		2,700.00
Total gross amount of claims for losses	\$	10,836.00
Deduct reinsurance thereon (Connecticut)		300.00
Net amount of unpaid losses	\$	9,935.00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$.....; unearned premiums (10 per cent.)		None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$.....; unearned premiums (per cent.)		None.
Gross premiums (including both cash and bill, received and receivable upon all unexpired inland navigation risks, \$15,877.64; unearned premiums (10 per cent.)		71,547.05
Gross premiums (cash and bill) received and receivable on all unexpired marine risks		None.
Total unearned premiums as computed above	\$	71,547.05
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		100.10
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Due reinsurance, \$278.40; state, city, county, or other taxes and assessments, \$.....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$1,564.74; total		2,944.24
Total amount of all liabilities, except capital stock, and net surplus	\$	84,475.40
Joint stock capital actually paid up in cash		25,000.00
Surplus beyond capital and all other liabilities		75,024.42
Aggregate amount of all liabilities, including paid up capital stock, and net surplus	\$	185,100.91

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$15,992.33 premiums of previous year)	\$1,213.96
Deduct only reinsurance, rebate, abatement and return premiums	15,649.74
Net cash actually received for premiums	\$ 65,525.18
Bills and notes received during the year for premiums, remaining unpaid	\$ 9,399.75
Received for interest on bonds and mortgages	8,061.50
Received for interest and dividends on stocks and bonds, on collateral loans, and from all sources	1,950.25
Income received from all other sources, viz: Rents	152.57
Received for calls on capital, none; for increased capital	None.
Aggregate amount of income actually received during the year in cash	\$ 75,129.30



## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$5,882.51 losses occurring in previous years).....	\$ 31,943.70
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years)..... and all amounts actually received for reinsurance in other companies, \$7,443.95; total deductions.....	7,443.95
Net amount paid during the year for losses.....	\$ 24,499.75
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year, \$1,000).....	3,000.00
Paid for commissions or brokerage.....	14,025.39
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	10,965.65
Paid for state and local taxes in this and other states.....	1,000.50
All other payments and expenditures, viz: Rent, \$300; printing, \$925.35; other expenses, \$3,441.11; total.....	7,695.44
Aggregate amount of actual expenditures during the year, in cash.....	\$ 63,951.73

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 11,446,928	\$ 198,294.29
Written or renewed during the year.....	5,365,415	80,326.01
Total.....	\$ 16,812,343	\$ 278,620.29
Deduct those expired and marked off as terminated.....	8,857,821	87,765.33
In force at the end of the year.....	\$ 12,954,522	\$ 190,786.96
Deduct amount reinsured.....	652,973	11,919.22
Net amount in force.....	\$ 11,301,549	\$ 178,867.74

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 805,156.28
Total amount of cash dividends declared since the company commenced business.....	21,000.00
Total amount of the company's stock owned by the directors as per value.....	60,000.00
Total amount loaned to officers and directors.....	2,700.00
Losses paid from organization to date.....	204,821.44
Fire losses incurred during the year.....	28,952.19
Marine losses incurred during the year.....	None.
Loaned to stockholders, not officers.....	10,200.00
Largest amount insured in any one risk.....	2,500.00

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$5,925,415.00
Premiums received (gross).....	80,326.01
Losses paid.....	31,943.70
Losses incurred.....	28,952.19

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition and affairs of the

## STATE INSURANCE COMPANY OF DES MOINES.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, J. H. WINDSON.

Vice-President, H. A. ELLIOTT.

Secretary, THEODORE F. GRIFFIN.

[Organized or incorporated September, 1865. Commenced business October, 1865.]

Principal office, Des Moines, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

## ASSETS.

Value of real estate owned by the company less \$..... the amount of encumbrances thereon.....	\$ 197,600.00
Loans on mortgage (only recorded and being the first lien on the fee simple), upon which not more than one year's interest is due.....	79,777.41
Loans on mortgage (first liens), upon which more than one year's interest is due of which \$..... is in process of foreclosure.....	None.
Interest due on all said mortgage loans, \$1,232.52; interest accrued thereon, \$1,232.49; total.....	2,465.01
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 14,710.00
Value of the buildings mortgaged (insured for \$20,000.00 as collateral).....	75,000.00

Total value of said mortgaged premises..... \$ 219,796.00  
Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company:

	Total par value.	Total market value.
Polk County Savings Bank stock, 15 shares.....	\$ 1,500.00	\$ 1,500.00
Des Moines National Bank stock, 15 shares.....	1,500.00	1,500.00
Commercial National Bank stock, Omaha, 25 shares.....	2,500.00	2,500.00
Iowa White Bronze Co. stock, 21 shares.....	2,100.00	2,100.00
National Starch Manufacturing Co. stock, 19 shares.....	1,900.00	1,900.00
National Starch Manufacturing Co. bond.....	1,000.00	1,000.00
Des Moines Producers' Association stock, 1 share.....	100.00	100.00

Total par and market value..... \$ 10,000.00 \$ 10,000.00  
Cash in the company's principal office..... 1,448.91

Cash belonging to the company deposited in bank:  
Iowa National Bank, \$2,222.91; Des Moines Savings Bank, \$3,000.00; total  
Interest due and accrued on stocks and bonds not included in "market value"..... None.

Gross premiums (as written in the policies) in course of collection, not more than three months due..... \$ 30,643.11  
 Bills receivable, not matured, taken for fire, marine and inland risks (including \$2,351.14 interest accrued thereon)..... 81,372.55  
 Bills receivable, maturing in 1905..... 8,340.74  
 Bills receivable, past due, including judgments, \$146,353.32, at 50 per cent of face value..... 73,177.66  
 All other property belonging to the company, viz.: Rents due and accrued, \$423.36; due from other companies for reinsurance, on losses already paid; Minnesota Fire, German of Freeport, Iowa Fire, National of Hartford, Rockford, Connecticut, Forest City, Iowa Business Men's and Shawnee, \$661.01; total..... 1,020.29

The gross amount of all the assets of the company..... \$ 450,930.75  
 Amount which should be deducted from the above assets on account of bad and doubtful debts and securities..... None.

Aggregate amount of all the assets of the company, stated at their actual value..... \$ 450,930.75

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due..... \$ 13,281.17  
 Gross losses in process of adjustment, or in suspense, including all reported and supposed losses..... 2,861.70  
 Losses related, including interest, costs and other expenses thereon..... 4,710.46  
 Total gross amount of claims for losses..... \$ 20,853.33  
 Deduct reinsurance thereon..... 3,294.94

Net amount of unpaid losses..... \$ 17,558.39  
 Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$72,308.88; unearned premiums (40 per cent)..... 29,823.55  
 Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$450,708.14; unearned premiums (40 per cent)..... 180,283.25  
 Total..... \$ 303,396.93  
 Deduct premiums suspended on overdue notes, \$67,311.53 (40 per cent)..... 26,934.61

Total unearned premiums as computed above..... \$ 182,322.19  
 Checks outstanding, not presented for payment..... 1,967.19  
 All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: including commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection..... None.

Total amount of all liabilities, except capital stock, and net surplus..... \$ 219,306.96  
 Joint-stock capital actually paid up in cash..... 100,000.00  
 Surplus beyond capital and all other liabilities..... 101,633.79  
 Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue, cannot be redeemed so as to diminish said reserve..... None.

Aggregate amount of all liabilities, including paid up capital stock, and net surplus..... \$ 430,940.75

## INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$..... premiums of previous years)..... \$ 236,804.76  
 Deduct only reinsurance, rebate, abatement and return premiums..... 38,352.81  
 Net cash actually received for premiums..... \$ 200,941.95

Bills and notes received during the year for premiums, remaining unpaid..... \$ 45,770.58  
 Received for interest on bonds and mortgages..... None.  
 Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources, viz: Rents..... \$ 9,633.71  
 Income received from all other sources, viz: Rents..... 5,710.80  
 Deposit premium (per cent) received for perpetual fire risks..... None.  
 Received for calls on capital, \$.....; for increased capital, \$..... None.  
 Total..... None.  
 Aggregate amount of income actually received during the year in cash..... \$ 235,184.31

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses declining \$19,548.82 losses occurring in previous years..... \$ 163,878.54  
 Deduct all amounts actually received for salvages (whether on losses of the last or of previous years, \$.....; and all amounts actually received for reinsurance in other companies \$13,607.00; total deductions..... 13,607.00  
 Net amount paid during the year for losses..... \$ 147,321.45

Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year)..... None.  
 Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders..... None.  
 Paid for commissions or brokerage..... 42,770.02  
 Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees..... 30,499.14  
 Paid for state and local taxes in this and other states..... 5,775.30  
 All other payments and expenditures, viz: Repairs, advertising, traveling expenses, express, postage, fuel, exchange, maps, supplies, furniture, etc..... 30,407.18  
 Amount of deposit premium returned during the year on perpetual fire risks..... None.

Aggregate amount of actual expenditures during the year, in cash..... \$ 256,708.94

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the first day of December of the preceding year.....	\$ 96,558.79	\$ 638,208.44
Written or renewed during the year.....	9,780,125	534,831.48
Total.....	46,338,905	1,611,120.31
Deduct those expired and marked off as terminated.....	13,008,725	215,664.99
In force at the end of the year.....	33,730,180	1,345,347.02
Deduct amount reinsured.....	1,020,530	22,500.00
Net amount in force.....	34,508,980	1,322,847.02
Deduct premiums where notes are overdue.....		47,311.83
		\$ 455,836.49

Perpetual risks (not included above)..... None.  
 Premiums on same..... None.

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date..... \$6,919,124.06  
 Losses paid from organization to date..... 3,014,955.36  
 Total amount of cash dividends declared since the company commenced business..... 197,502.50  
 Fire losses incurred during the year..... 162,278.25  
 Total amount of the company's stock owned by the directors at par value..... 14,950.00



Marine losses incurred during the year.....	None.
Total amount loaned to officers and directors, secured by real estate mortgages.....	\$ 12,000.00
Loaned to stockholders not officers.....	None.
Dividends declared payable in stock from organization.....	140,000.00
Amount deposited in different states and countries for the security of all the company's policy-holders.....	35,000.00
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....	None.
Largest amount insured in any one risk.....	3,000.00
Are dividends declared on premiums received for risks not terminated?.....	No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written.....	Fire risks.
Premiums received (gross).....	\$5,021,548.00
Losses paid.....	182,517.17
Losses incurred.....	69,549.36
	64,900.77

## FIRE INSURANCE TABLES.

TABLE No. 1

Gives all the information reported to the auditor by the mutual fire and tornado associations doing business in the state during the year 1895, and in addition a column of percentages of cost per \$1,000 of insurance, and cost per \$1,000 of insurance for the past five years.

TABLE No. 2

Is an exhibit of the business transacted in Iowa during the year 1895 by all companies filing statements the present year. The business of Iowa companies is first given and computed separately, and so with other companies. Grand totals show the entire business for the year of all companies.

TABLE No. 3

Gives an exhibit of the entire amount of business transacted by all companies operating in the state during the year; also their condition, showing capital, assets, liabilities and net surplus.

TABLE No. 4

Is a classified exhibit of the gross assets of all companies transacting business in the state during the year.

TABLE No. 5

Is a classified exhibit of the nature of the liabilities of all companies authorized to transact business in the state during the year.

TABLE

An exhibit of the business of the Co-operative Fire and Tornado

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
1	Adair	Farmers Mut. Fire Ins. Assn.	L. M. Kilburn	Fontanelle
2	Adams	Farmers Mutual F. & L. Assn.	T. S. H. Dougherty	Crownwell
3	Allamakee	German Farmers M. Aid. Assn.	Andrew Sandry	Lansing
4	Allamakee	Scandinavian Mut. Pro. Assn.	J. O. Prestemon	Elon P. O.
5	Audubon	Greely Farmers M. F. L. Co.	P. C. Schwesener	Adair
6	Benton	Eden Fire	Samuel Ward	Vinton
7	Benton	Iowa Township Mutual Fire	F. G. Kramer	Luzerne
8	Benton	Vinton Mutual Fire	A. S. Chadbourne	Vinton
9	Black Hawk	Farmers Mutual F. & L.	W. H. Rowland	Oscar Falls
10	Boone	Farmers Mutual	John Cooper	Boone
11	Boone	Swede Mutual	Ernest Carlson	Boone
12	Bremser	Farmers Mutual Fire	John Homrighaus	Denver
13	Bremser	First German Mut. F. & L. Assn.	Henry Rath	Kittling
14	Buchanan	German Farmers Mut. L. & S. Cons. Pair. & Farm. M. L. Co.	A. H. Miller	Klinger
15	Buchanan		E. A. Chapman	Independence
16	Buena Vista	Farmers Mut. Fire Ins. Assn.	A. T. Troeger	Storm Lake
17	Butler	Farmers Mutual	Joseph Linn	Parkersburg
18	Calhoun	Farmers Mutual	T. W. McFarry	Lake City
19	Calhoun	German Mutual F. L. & W. S.	John J. Held	Pomeroy
20	Carroll	Farmers Mutual F. & L.	J. E. Mereness	Glidden
21	Carroll	German Mut. F. L. W. C. & T.	C. Henry Flanker	Halbur
22	Carroll	Hilldale Mutual	P. Jos. Roenig	Halbur
23	Carroll	Mount Carmel Mutual	Bernhard Vonahine	Mount Carmel
24	Cass	Farmers Mutual	Chas. K. Hunt	Atlantic
25	Cass	Noble Township Pro. Assn.	Herman Dolch	Lyman
26	Cedar	Springdale Mutual	John E. Michener	West Branch
27	Cerro Gordo	Farmers Mutual Ins. Assn.	Joseph Pedeley	Mason City
28	Cherokee	Raple Valley	J. W. Bianch	Mason City
29	Cherokee	Western Cherokee Mut. F. & L.	A. M. Leckie	Marion
30	Chickasaw	Farmers Mutual	J. M. Ferrin	Marion
31	Clay	Farmers Mutual	James F. Babcock	New Hampton
32	Clayton	Farmers Mutual F. & L.	J. P. Mills	Greenville
33	Clayton	Farmers Mutual F. & L.	A. E. Artel	Strawberry Pt.
34	Clinton	Farmers Mutual	Wm. Koehn	Elkport
35	Clinton	German Farmers	N. Sullivan	Wilton
36	Clinton	German Mutual F. & L.	George Riedel	Wheatland
37	Clinton	German Mutual F. & L.	John Wirb	Elwood
38	Crawford	Farmers Mutual Ins. Society	C. Anderson	Lyons
39	Crawford	Grant F. & L. of Germ. Farmers	August Landell	Odebolt
40	Dallas	Farmers Mutual	August Schultz	Denison
41	Dallas		John Kent	Dallas Center
42	Decatur	Patrons Mutual	Nicholas Angie	Dexter
43	Delaware	Farmers Mutual	L. S. Gardner	Leon
44	Des Moines	Farmers Mutual Fire	J. S. Gates	Barre
45	Des Moines	Farmers Mutual	L. Woodward	Burlington
46	Des Moines	German Mut. Aid Fire Assn.	Henry Thie	Dodgeville
47	Des Moines	Swedish Mutual	J. A. Larson, Jr.	Burlington
48	Des Moines	Swedish Lutheran Mutual	Julius Holmes	Burlington
49	Dubuque	Farmers Alliance Mutual	N. P. Simpson	Farley
50	Fayette	Farmers Mutual F. & L.	Nathas Faber	Cascade
		Mutual Fire	Q. C. Babcock	Fayette

No. 1.

Associations of the State for the year ending December 31, 1895.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1895.	Risks written or renewed during the year.	Risks cancelled or terminated during the year.
J. E. Brooks	Greenfield	March 1, 1895	\$ 453,981.00	\$ 36,501.00	\$ 6,680.00
C. J. Anderson	Lenox	March 27, 1894	1,175,998.00	134,428.00	196,104.00
R. Bartheld	Lansing	April 2, 1870	877,134.00	144,650.00	9,005.00
Arne Grangrud	Elon P. O.	March 1, 1895	286,577.00	51,635.00	6,950.00
Fred C. J. Voss	Exira	Aug. 11, 1895	139,864.00	44,780.00	54,539.00
I. N. Chomoweth	Vinton	Jan. 1, 1871	902,430.00	47,830.00	33,962.00
Edolph Chomoweth	Vinton	March 4, 1873	594,947.00	58,410.00	41,179.00
I. N. Chomoweth	Vinton	Feb. 12, 1892	218,145.00	42,630.00	6,730.00
D. F. Hoover	Waterloo	May 1, 1876	2,903,750.00	454,821.00	307,174.00
John Horton	Boone	Jan. 2, 1877	1,674,654.00	354,325.00	214,901.00
John Anderson	Madrid	April 26, 1894	496,868.00	74,323.00	51,825.00
Carl Hoppenwerth	St. Ignace	March 25, 1825	2,242,826.00	665,535.00	627,980.00
H. Grangrud	Maxfield	Dec. 14, 1878	1,251,464.00	253,715.00	179,391.00
Wm. Miller	Denver	Sept. 28, 1875	1,280,091.00	21,194.00	231,613.00
Wm. Becker	Independence	Aug. 1, 1894	2,682,094.00	419,235.00	426,841.00
Geo. A. Dalsiel	Alta	July 1, 1897	800,878.00	285,928.00	153,340.00
Richard Danielsen	Parkersburg	Feb. 18, 1876	2,973,290.00	678,797.00	319,910.00
J. L. Hilbo	Lake City	July 23, 1891	175,930.00	49,650.00	3,975.00
Wm. Baumgard	Pomeroy	April 1, 1897	196,960.00	11,575.00	20,000.00
G. W. Briggs	Glidden	May 3, 1890	229,359.00	103,138.00	93,180.00
Henry Stowers	Namling	Jan. 1, 1898	1,911,637.00	92,810.00	8,446.00
Frank Berger	Mount Carmel	March 25, 1892	138,105.00	25,475.00	.....
H. O. Branson	Atlantic	Feb. 14, 1870	56,491.00	134,985.00	123,985.00
Henry Muller	Lyman	Jan. 4, 1890	212,280.00	50,330.00	47,940.00
Wm. Nather	Springdale	Jan. 21, 1871	791,200.00	336,801.00	208,061.00
N. Denness	Mason City	July 1, 1897	777,253.00	31,948.00	125,363.00
C. K. Leckie	Marion	March 26, 1893	258,364.00	44,450.00	38,450.00
G. W. Hartley	Marion	May 4, 1893	1,144,220.00	331,578.00	212,571.00
C. H. Heath	New Hampton	June 1, 1875	994,778.00	149,408.00	5,530.00
A. W. Greene	Spencer	Feb. 1, 1899	1,029,115.00	290,432.00	318,546.00
H. Meyer	Elkader	Feb. 15, 1870	1,901,825.00	440,745.00	297,715.00
Geo. Wueger	Comstock	April 2, 1866	2,473,565.00	254,947.00	326,022.00
J. Alex Smith	De Witt	Dec. 5, 1874	1,007,963.00	221,822.00	267,814.00
Wm. L. Nickels	Wheatland	Jan. 1, 1892	458,230.00	99,833.00	1,095.00
Henry N. Hahn	Grand Mount	May 27, 1878	291,638.00	18,505.00	5,005.00
George Hix	Lyons	Jan. 1, 1897	582,925.00	30,321.00	5,915.00
A. Norelius	Sioux	March 4, 1879	795,731.25	165,436.41	110,403.85
P. N. F. Drensch	Drensch	March 1, 1840	1,834,909.00	114,940.00	32,670.00
A. J. Wise	Dallas Center	Feb. 28, 1895	.....	258,094.00	1,560.00
J. H. Chnyder	Dexter	Dec. 30, 1875	613,729.00	186,400.00	136,015.00
Robert McCaul	Garden Grove	Dec. 4, 1874	114,457.00	29,403.00	35,010.00
C. A. Pierce	Delaware	Oct. 1, 1879	288,180.00	44,235.00	14,305.00
C. M. Gorman	Burlington	April 1, 1878	304,102.00	179,757.00	106,400.00
Jacob Schmeiser	Hurlington	May 23, 1897	548,270.00	30,570.00	11,180.00
Nils Anderson, Jr.	Burlington	April 12, 1893	361,980.00	17,810.00	110,440.00
A. J. Swanson	Hurlington	Jan. 15, 1898	637,989.00	205,674.00	70,260.00
Wm. H. Hogan	Cascade	June 12, 1901	254,997.00	43,496.00	33,877.00
W. A. Faltner	Cascade	Jan. 14, 1890	.....	129,606.00	5,715.00
R. J. Young	Oswego	Sept. 1, 1875	1,913,856.00	567,850.00	410,078.00



TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRES- IDENT.	ADDRESS OF PRESIDENT.
81	Payette	German Mutual Fire	G. Biesse	El Dorado
82	Floyd	Farmers Mutual	S. P. Wetherbee	Charles City
83	Franklin	Farmers Insurance Company	O. G. Keefe	Hampton
84	Promont	Farmers Mutual F. & L.	James Pindexter	Hamburg
85	Greene	Farmers Mutual F. & L.	G. W. Wynn	Rippey
86	Grundy	Farmers Mutual F. & L.	F. E. Langdon	Grundy Center
87	Guthrie	Farmers Mutual Fire Assn.	W. C. Bate	Elk Grove
88	Hancock	Farmers Mut. Ins. Co. German	Wilhelm Jung	Charles City
89	Hancock	Society of the M. E. Church	N. P. Bayer	Elk Grove
90	Hardin	Farmers Mutual F. & L.	C. H. Packard	Iowa Falls
91	Hardin	Farmers Mutual	W. H. Butler	N. Providence
92	Harrison	Providence Twp. Mutual	F. F. Beebe	Beebe town
93	Henry	Farmers Mutual F. & L.	H. C. Brown	Mt. Pleasant
94	Henry	Farmers Mutual	S. P. Morgan	Swedesburgh
95	Howard	Swia Mutual Protective	S. A. Converse	Cresco
96	Howard	Farmers Union Mutual F. & L.	J. W. King	Bradgate
97	Humboldt	Farmers Mutual	R. B. Miller	Ida Grove
98	Ida	Blaine Center F. & L.	A. N. Schloeman	Norway
99	Iowa	Lenox Mutual F. & L.	Otto Schmidt	Williamsburg
100	Jackson	Patrons Mutual	G. C. House	Van Buren
101	Jasper	Farmers Mutual	A. L. Harrah	Newton
102	Jefferson	Farmers Insurance Union	James G. Clark	Libertyville
103	Johnson	Lincoln Mutual	Isaac Meyers	West Liberty
104	Johnson	Northwestern Farmers Mut.	Marlin Birrer	North Liberty
105	Johnson	Farmers Mut. of Sharon, Lib- erty and Washington Twp.	R. M. Williams	Riverside
106	Johnson	Union Farmers Mutual	George H. Balster	Iowa City
107	Jones	German Mutual Fire	W. H. Lytle	Scotts Grove
108	Kookuk	Farmers Pioneer Mutual	E. H. McLaugh	Keota
109	Kookuk	Patrons Farmers Mutual	C. B. Hutchins	Indianapolis
110	Kossuth	Mutual Insurance	James Conaro	Algona
111	Lee	Farmers Home Mutual Fire	John F. Grifman	Denmark
112	Linn	Rowen Twp. Mutual	Jiri Chudima	Springville
113	Linn	Ceska Farma	Michael Soydan	Indianfort
114	Linn	Linn Twp. Mutual F. & L.	Thomas Delaney	Mt. Vernon
115	Linn	West Side Mutual	Jacob Lieberknecht	Fairfax
116	Louis	Farmers Mutual Fire	J. A. Robinson	Letts
117	Louis	Mutual F. & L.	John Brooks	Lewistown
118	Madison	Farmers Mutual	John Rolston	Albia
119	Marshall	Iowa Valley Mutual	B. F. Smith	Marshalltown
120	Marshall	Farmers Mutual Fire	J. W. Annis	Osage
121	Mitchell	German Farmers Mutual	A. H. Rowen	St. Ansgar
122	Mitchell	Farmers Mutual Fire	Lewis Iddings	Mapleton
123	Monroe	Villages Mutual	W. H. Parker	Stanton
124	Montgomery	Farmers Mutual Fire	John W. Mullar	Muscatine
125	Muscatine	White Pigeon F. & L.	C. W. Derby	Wilton Jct.
126	Muscatine	Farmers Mutual F. & L.	Geo. S. Dornand	Sibley
127	O'Brien	Farmers Mut. F. & L. Ins. Assn.	R. B. Crosser	Mapleton
128	O'Brien	Morton Twp. Farmers Mut. F.	David Wingert	Shenandoah
129	O'Brien	Farmers Mutual	J. C. Baker	Knemetsburg
130	Palo Alto	Farmers Mutual Ins. Assn.	John Schneider	Hinton
131	Plymouth	Farmers Mutual F. & L.	C. M. Saylor	Pomeroy
132	Ponkashant	Farmers Mutual	C. H. Gross	Amey
133	Polk	Swedish Mutual	A. J. Holt	Des Moines
134	Polk	Farmers Mutual	Rasmus Campbell	Reg Creek
135	Polk	Polk & Waukegan		

## CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGA- NIZATION.	Risks in force January 1, 1905.	Risks written or renewed during the year.	Risks canceled or terminated during the year.
William Posteing...	El Dorado	July 1, 1877	\$1,703,594.00	\$ 12,747.00	\$ 57,230.00
P. P. Cole	Charles City	Jan. 1, 1880	1,727,463.00	452,715.00	288,955.00
N. McDonald	Hampton	June 8, 1889	436,119.00	165,465.00	131,138.00
Anton Miller	Hamburg	Oct. 4, 1894	1,580.00	30,470.00	15,410.00
Lee Davis	Jefferson	March 22, 1888	606,239.00	220,628.00	142,390.00
H. B. Kelly	Grundy Center	March 26, 1888	1,063,993.00	406,434.00	102,975.00
F. D. Steed	Menlo	March 21, 1882	368,278.32	107,467.00	73,299.00
Charles Schuler	Garner	April 7, 1887	600,969.00	55,462.00	51,070.00
G. R. Mabey	Forest City	July 1, 1889	133,654.00	103,000.00	24,069.00
Fayette Holmes	Iowa Falls	May 30, 1890	453,371.08	318,585.00	154,954.00
J. L. Wood	N. Providence	Aug. 14, 1871	184,734.00	67,720.00	37,540.00
O. N. Cadwell	Logan	June 25, 1887	1,391,815.00	476,650.00	138,312.00
Ed N. Kitchen	Mt. Pleasant	June 8, 1874	1,863,577.00	378,535.00	306,721.00
Chief Anderson	Swedesburgh	June 10, 1876	123,644.00	40,428.00	27,048.00
John Steinman	Cresco	July 1, 1890	998,422.66	343,494.00	151,105.00
E. K. Groth	Thor	Sept. 23, 1896	176,438.00	64,007.00	34,407.00
Alce Hartley	Ida Grove	March 21, 1887	201,271.00	59,883.00	32,464.00
H. L. Tibbo	Norway	April 14, 1893	401,085.00	34,722.00	7,770.00
Levi Lewis	Victor	Sept. 4, 1873	1,350,192.00	104,704.00	38,228.00
T. F. Elliott	Preston	April 3, 1875	1,063,724.00	631,204.00	445,270.00
W. F. Boyd	Newton	May 10, 1875	910,460.00	513,585.00	325,540.00
W. B. Frame	Vega	Aug. 1, 1874	814,027.00	109,984.00	138,919.00
Wm. Heath	Iowa City	Nov. 15, 1878	388,944.00	103,000.00	82,588.00
E. A. Keen	Iowa City	May 1, 1867	1,041,066.00	215,712.00	37,869.00
Isaac S. Woebber	Iowa City	July 7, 1863	873,900.00	49,569.00	15,060.00
Edward Tudor	Iowa City	Dec. 4, 1873	202,316.00	63,680.00	59,520.00
Harm Harms	Lansworthy	Dec. 1, 1888	440,021.00	101,027.00	18,700.75
P. P. Newton	Keosau	June 8, 1876	849,625.00	394,867.00	140,281.00
W. H. Brown	Rose Hill	Feb. 10, 1880	1,574,070.00	430,463.00	387,295.00
E. Blackford	Algona	April 18, 1887	76,268.00	111,567.00	66,750.00
Herman Lohman	West Point	June 8, 1894	63,315.00	28,470.00	13,000.00
J. O. Gritman	Spina ville	Nov. 30, 1887	740,321.00	155,138.00	73,002.00
Joseph Hanlik	West Liberty	Sept. 10, 1879	1,067,200.00	132,460.00	150,210.00
A. B. Strother	Mt. Vernon	Aug. 27, 1870	806,753.00	247,235.00	182,385.00
John McAllister	Palo	May 15, 1874	1,457,160.00	308,969.00	110,908.00
J. B. Kelly	Wapello	Sept. 5, 1874	101,322.00	158,821.00	37,967.00
John Culbertson	Chariton	Jan. 10, 1887	695,431.00	81,740.00	157,178.00
George Storck	Desoto	Jan. 1, 1880	236,971.00	37,240.00	7,926.00
F. S. Wenden	La Motte	Feb. 1, 1889	982,210.00	42,735.00	33,500.00
George E. Grary	Emmetsburg	Feb. 24, 1872	1,045,643.81	228,901.87	311,700.00
O. S. Jacobs	Osage	April 1, 1874	2,389,351.00	702,465.00	604,825.00
A. Brogmus	Grafton	Dec. 12, 1891	372,511.10	42,730.00	1,639.00
F. F. Roe	Ostana	June 10, 1882	70,216.24	6,266.52	5,401.00
P. B. English	Villisca	May 28, 1891	286,230.00	92,674.00	54,236.00
J. H. Jester	Sweetland	Nov. 8, 1875	661,140.00	73,495.00	7,280.00
J. L. Giesler	Wilton Jct.	Dec. 1, 1872	1,474,757.00	1,303,101.00	1,474,757.00
Will Thomas	Sibley	Sept. 25, 1889	300,896.00	181,436.00	34,761.00
L. T. Gates	Mapleton	July 19, 1890	469,979.00	88,022.00	88,022.00
James A. Swallow	Shenandoah	Feb. 28, 1867	651,416.00	321,201.00	174,115.00
E. P. McKoy	Wag-on	April 8, 1880	1,021,413.00	330,846.00	223,441.00
Robert Crouch	Merrill	April 26, 1888	266,730.00	67,133.00	37,940.00
J. J. Bruce	Bolfe	Jan. 1, 1891	240,627.00	141,134.00	41,650.00
C. E. Harsh	Des Moines	April 6, 1874	1,361,320.00	89,430.00	943,253.00
C. A. Ryden	Des Moines	May 1, 1881	158,019.50	24,322.00	14,574.00
E. H. Olendorf	Council Bluffs	Dec. 16, 1878	2,437,512.00	755,336.00	461,991.00

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
106	Poweshiek	Farmers Mutual	A. J. Blakely	Orinell
107	Ringgold	Farmers Mut. Fire Ins. Assn.	William Shriver	Mt. Air
108	Sci	Farmers Mutual	W. D. Forbes	Wall Lake
109	Scott	German Mutual Fire	John E. Dempster	St. Albans
110	Scott	German Mutual Fire	Ys. Ang. Rochan	Davenport
111	Scott	Mutual Fire Self Ins. Co. of German Household.	Frederick Rock	Amity
112	Scott	Walcott Mutual Fire	John Vogt	Stockton
113	Shelby	Danish Mutual Fire	Rasmus Hansen	Elk Horn
114	Shelby	Farmers Mutual	Marcellus Larson	Kirkman
115	Shelby	Westphalia Farmers Society	Fred Lohr	Westphalia
116	Sioux	Farmers Mutual	R. F. Hawkins	Hull
117	Sioux	German Farmers Mutual Fire	Henry F. Becker	Strable
118	Story	Farmers Mutual F. & L.	A. J. Graves	Ames
119	Story	Farmers Mutual	John Evenson	Holaday
120	Story	Fieldbury Mutual	J. O. Severid	Huxley
121	Tama	Farmers Mutual Aid	W. G. Mallin	Tama
122	Tama	Mutual Fire Ins. Co. of German Farmers	Henry Luthie	Gladbrook
123	Taylor	Farmers Mut. Ins. Co. of Holt and Nodway Townships	H. R. Moats	Guss
124	Van Buren	Southern Van Buren Co.	E. H. Kirkendall	Leando
125	Van Buren	Farmers Mut. Protective Assn	J. M. Bryant	Birmingham
126	Wapello	Kirkville Mut. F. & L. Ins. Assn	John Reed	Kirkville
127	Wapello	Munterville Mut. F. & L. Assn	Samuel Johnson	Munterville
128	Warren	Farmers Mutual	John Bauer	Lacoma
129	Wayne	Farmers Mutual Fire	H. C. Miller	Ovid
130	Webster	Farmers Mutual Ins. Assn.	L. S. Coffin	Fort Dodge
131	Webster	Scandinavian Mutual	Swan Johnson	Dayton
132	Washington	Farmers Mutual Ins. Assn	R. A. Hinton	Washington
133	Winnebago	Farmers Mut. F. & L. Ins. Assn	A. Monrond	Lake Mills
134	Winnebago	Robinson Mutual	John Bonka	Protovis
135	Winnebago	Farmers Mutual Fire	C. R. Williams	Wash. Prairie
136	Winnebago	Norwegian Mutual Pro. Assn.	A. Jacobson	Nordness
137	Woodbury	Mut. F. & L. & T. Ins. Co. of German Farmers	August Lille	Mapleton
138	Woodbury	Woodbury and Plymouth Co's Farmers Mutual	H. E. Eberly	Hockins
139	Worth	Farmers Mutual	E. E. Savoy	Northwood
140	Wright	Farmers Mutual Ins. Assn	John G. Mechem	Clarion
141		Farmers Mut. Hall Ins. Assn of Iowa	W. D. Forbes	Wall Lake
142		Iowa Dairy Mutual Ins. Assn	J. M. Daniels	Dayton
143		Iowa Mercantile Mutual Fire Ins. Assn.	A. W. Greene	Spencer
144		Iowa Mut. Tornado, Cyclone and Windstorm Ins. Assn.	A. N. Buckman	Harlan
145		Town Mutual Fire Ins. Assn.	C. J. Anderson	Lenox
Total				

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Books in force January 1, 1906.	Books written or renewed during the year.	Books cancelled during the year.
L. G. C. Peirce	Grienerell	Jan. 25, 1875	1,046,000.00	100,001.00	30,700.00
O. A. Wyant	Sac City	April 1, 1867	300,298.00	61,247.00	30,000.00
C. E. Gordon	Davenport	Aug. 1, 1875	1,317,568.00	287,383.00	307,300.00
Henry Farnick	Davenport	Jan. 24, 1874	300,000.00	61,200.00	47,000.00
M. J. Rohlf	Davenport	Dec. 1, 1868	1,507,800.00	49,200.00	10,713.00
Frederick Rock	Walcott	Aug. 12, 1869	1,049,675.00	26,125.00	8,205.00
R. H. Spelt	Elk Horn	May 1, 1869	407,120.00	7,600.00	1,600.00
Hans Petersen	Elk Horn	March 1, 1866	59,700.00	203,943.00	173,120.00
A. N. Buckman	Westphalia	Jan. 8, 1867	601,010.00	103,830.00	53,645.00
Joe Ruedenauer	Westphalia	Jan. 8, 1860	241,250.00	68,722.00	700.00
Calvin Hook	Hull	June 11, 1869	373,180.00	80,400.00	36,484.00
Hans Mueller	Rock Valley	Oct. 2, 1861	503,016.00	177,402.00	7,500.00
D. M. Hayden	Ames	July 1, 1867	449,500.00	181,700.00	125,330.00
R. K. Garth	Holaday	Nov. 1, 1865	571,700.00	109,215.00	97,491.00
A. H. Olson	Cambridge	April 1, 1867	104,725.00	14,100.00	7,450.00
James O'Neil	Trass	March 1, 1865	1,286,234.00	1,293,208.00	1,293,208.00
James O'Neil	Trass	June 1, 1865	707,902.00	2,890.00	2,890.00
J. F. Lund	Berlin		601,245.00	76,707.00	51,610.00
John Carlisle	Guss	April 1, 1869	142,204.00	36,347.00	12,567.00
Henry I. Worden	Pittsburg	March 2, 1861	439,804.00	141,800.00	5,000.00
J. K. Hoop	Birmingham	Dec. 14, 1871	944,328.00	47,178.00	11,875.00
Fred. McNair	Kirkville	March 10, 1879	431,250.00	23,737.00	113,564.00
H. P. Jones	Munterville	June 10, 1861	91,366.00	43,900.00	14,302.00
H. P. Durham	Milo	June 2, 1868	107,526.00	44,421.00	17,944.00
H. R. Evans	Oxydum	April 4, 1872	48,784.00	113,064.00	107,286.00
C. H. Payne	Kala	Oct. 14, 1864	1,222,200.00	302,000.00	225,425.00
C. E. Borg	Pilot Mount	Oct. 24, 1864	675,075.00	146,568.00	106,202.00
Edmund Conn	Silverdale	June 21, 1874	3,000,000.00	434,425.00	200,000.00
C. S. Prigam	Lake Mills	Jan. 14, 1866	954,545.00	108,122.00	66,570.00
Joseph Jacob	Spillville	Nov. 14, 1875	46,000.00	23,100.00	4,000.00
Christian Lower	Decorah	March 29, 1871	547,310.00	180,200.00	4,000.00
J. J. Banning	Nordness	March 16, 1872	1,310,043.00	126,302.00	78,144.00
William Wisne	Danbury	Jan. 15, 1860	187,125.00	50,205.00	3,510.00
M. E. Tschickel	Noville	Feb. 20, 1860	146,100.00	93,676.00	37,607.00
T. C. Ross	Northwood	March 25, 1862	1,252,016.00	418,286.00	102,451.00
W. W. Shiplon	Clarion	June 28, 1860	677,545.00	230,207.00	145,450.00
W. A. Rutledge	Des Moines	March 4, 1863	4,598,254.00	4,035,506.00	709,341.00
W. S. Farnes	Lisbon	May 11, 1861	64,925.00	404,802.00	71,435.00
C. W. Coffin	Spencer	Oct. 10, 1865		171,860.00	3,430.00
J. B. Herriman	Des Moines	Dec. 1, 1862	35,427,211.00	11,432,311.00	4,837,136.00
C. E. Harsh	Des Moines	Jan. 1, 1863	1,415,284.00	1,200,514.00	105,474.00
			9166,703,801.00	415,447,802.00	114,479,806.00



TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.
1	Adair	Farmers Mutual Fire Insurance Association.
2	Adams	Farmers Mutual Fire and Lightning Association.
3	Alachua	German Farmers Mutual Aid Association.
4	Allachua	Schulz's Mutual Protective Association.
5	Audubon	Greely Farmers Mutual Fire Insurance Company.
6	Benton	Eden Fire.
7	Benton	Iowa Township Mutual Fire.
8	Benton	Vinton Mutual Fire.
9	Benton	German Farmers Mutual Fire and Lightning.
10	Boone	Farmers Mutual.
11	Boone	Swede Mutual.
12	Bremser	Farmers Mutual.
13	Bremser	First Germania Mutual Fire, Lightning and Storm.
14	Bremser	German Farmers Mutual Lightning and Storm.
15	Buchanan	Consolidated Patrons and Farmers Mutual Insurance Company.
16	Buchana Vista	Farmers Mutual Fire Insurance Association.
17	Butler	Farmers Mutual.
18	Calhoun	Farmers Mutual.
19	Calhoun	German Mutual Fire, Lightning and Windstorm.
20	Carroll	Farmers Mutual Fire and Lightning.
21	Carroll	German Mutual Fire, Lightning, Wind, Cyclone and Tornado.
22	Carroll	Mt. Carmel Mutual.
23	Carroll	Farmers Mutual.
24	Cass	Noble Township Protective Association.
25	Cedar	Springdale Mutual.
26	Cedar	German Mutual Insurance Association.
27	Cherokee	Maple Valley.
28	Cherokee	Western Cherokee Mutual Fire and Lightning.
29	Chickasaw	Farmers Mutual.
30	Clay	Farmers Mutual.
31	Clayton	Farmers Mutual Fire and Lightning.
32	Clayton	Farmers Mutual Fire and Lightning.
33	Clinton	Farmers Mutual.
34	Clinton	German Farmers.
35	Clinton	German Mutual Fire and Lightning.
36	Clinton	German Mutual Fire and Lightning.
37	Crawford	Mutual Fire and Lightning of German Farmers.
38	Dallas	Farmers Mutual.
39	Dallas	Patrons Mutual.
40	Dearyard	Farmers Mutual.
41	Delaware	Farmers Mutual Fire.
42	Des Moines	Farmers Mutual.
43	Des Moines	German Mutual Aid Fire Association.
44	Des Moines	Swedish Mutual.
45	Des Moines	Swedish Lutheran Mutual.
46	Dubuque	Farmers Alliance Mutual.
47	Dubuque	Farmers Mutual.
48	Dubuque	Mutual Fire.
49	Payette	German Mutual Fire.
50	Payette	Farmers Mutual.
51	Prescott	Farmers Insurance Company.
52	Prescott	Farmers Mutual Fire and Lightning.
53	Greene	Farmers Mutual Fire and Lightning.

CONTINUED

Wages to three Jan- uary 1, 1901.	Lessons paid during year.	Amount paid to officers and em- ployees.	Amount of other expenses.	Total expenses during the year.	Cost per \$1,000 of insurance for the year 1901.	Cost per \$1,000 of the entire in- surance for five years.
493,902 00	902 20	174 30	106 35	1,275 55	2 44	8 45
1,180,292 00	3,570 52	329 45	160 00	3,959 97	3 44	12 44
1,018,774 00	221 50	220 40	19 70	541 61	54	1 94
441,017 00	641 30	794 73		794 73	1 80	6 94
134,865 00	31 00	134 03	12 10	176 10	1 37	5 57
795,914 00	5,113 47	181 22	66 35	8,372 02	5 53	14 50
1,070,738 00	1,828 67	93 25	34 35	1,145 27	1 14	3 79
294,345 00	4,618 11	75 20	55 15	5,456 46	5 45	13 58
2,649,097 00	4,146 45	215 72	251 70	4,214 07	1 54	11 50
1,500,816 00				5,344 07	2 90	8 83
2,628,246 00	91 90	151 90			35	6 41
2,695,461 00	5,291 75	625 50	88 15	6,006 20	2 28	9 25
1,325,798 00	4,677 98	223 69	22 99	5,125 66	3 91	10 89
1,295,192 00	898 13	581 20	50 00	691 33	51	10 89
2,556,495 00	4,104 15	155 02	513 07	5,273 24	2 29	9 25
900,597 00	680 50	379 60	122 78	1,183 88	1 37	9 62
1,361,147 00	8,302 62	1,453 34	238 10	2,195 25	2 17	8 47
194,863 00	698 25	124 06	73 80	1,005 73	5 17	12 18
181,811 00	67 00	44 70	11 47	151 17	80	27 83
225,547 00	155 97	144 50		299 47	1 43	2 99
1,885,721 00	904 90	135 35	15 63	1,039 38	58	3 89
241,006 00	73 00	48 82	19 19	63 03	40	3 89
141,865 00	7 40	25 05	2 70	45 15	2 08	3 89
648,552 00	729 79	371 94	220 17	1,421 91	2 00	10 95
21,709 00	77 00	98 58	56 48	130 20	54	2 00
907,000 00	194 44	155 50	66 48	401 42	47	5 31
277,181 00	3,394 25	149 85	54 70	3,550 75	4 04	12 90
337,114 00	364 65	66 40	21 10	452 15	1 45	5 34
1,293,619 00	2,860 47	218 18	86 82	3,225 28	2 58	9 78
1,018,871 00	1,553 00	60 25	66 51	1,634 46	1 80	9 78
1,018,035 00	1,229 25	531 15	219 49	2,000 21	2 06	9 38
1,079,888 00	1,764 22	600 55	450 41	2,595 30	3 23	10 42
2,201,118 00	4,057 38	364 56	4,992 98	2,146 73	1 74	7 17
2,638,471 00	5,232 64	981 20	157 49	2,686 73	1 80	8 83
1,544,978 00	76 66	645 20	15 57	574 17	40	5 81
586,153 00		168 27	24 50	192 77	54	7 80
446,361 00	462 36	58 80	42 73	569 89	1 00	8 11
712,622 34	446 31	351 00	50 50	1,252 05	1 00	2 31
1,944,350 00	8,814 85	622 75	95 10	4,221 05	2 38	5 29
388,134 00	970 00	299 72	60 45	1,269 83	1 56	3 89
605,154 00	906 41	369 36	184 02	1,554 97	1 61	5 31
126,620 00	467 50	52 00	11 20	497 72	1 03	13 01
228,760 00	467 50	52 00	11 20	497 72	1 03	13 01
973,476 00	1,784 29	424 00	29 00	2,243 29	2 40	7 97
572,820 00	165 07	619 00	7 40	595 22	2 56	7 97
460,150 00	319 00	186 00	34 45	529 45	1 28	2 76
174,264 00	1,441 67	367 45	121 73	1,931 27	5 43	17 22
367,041 00	1,091 25	110 50	84 15	1 40	5 43	17 22
101,801 00	973 00	91 81	76 27	1,143 09	10 89	1 56
2,686,628 00	4,513 63	745 79	156 09	5,411 44	5 41	8 00
1,798,111 80	337 32	343 80	94 28	975 49	5 55	8 94
1,896,003 00	441 80	555 00	119 00	1,296 00	7 15	10 45
504,441 00	1,091 25	555 00	84 60	1,429 90	3 40	16 75
17,640 00	235 00	60 00	30 56	305 56	3 45	17 22
699,473 00	1,219 00	268 00	109 74	2,397 74	2 78	12 01

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.
56	Grundy	Farmers Mutual Fire and Lightning
57	Grundy	Farmers Mutual Fire Association
58	Hancock	Farmers Mutual Ins. Co. German Society of the M. E. Church
59	Hancock	Farmers Mutual Fire and Lightning
60	Hardin	Farmers Mutual
61	Hardin	Providence Township Mutual
62	Harrison	Farmers Mutual Fire and Lightning
63	Henry	Farmers Mutual
64	Henry	Steele Mutual Protective
65	Howard	Farmers Union Mutual Fire and Lightning
66	Humboldt	Farmers Mutual
67	Iowa	Blaine Center Fire and Lightning
68	Iowa	Lenox Mutual Fire and Lightning
69	Iowa	Patrons Mutual
70	Jackson	Farmers Mutual Aid Association
71	Jasper	Farmers Mutual
72	Jefferson	Farmers Insurance Union
73	Johnson	Line in Mutual
74	Johnson	Northwestern Farmers Mutual Fire
75	Johnson	Farmers Mutual of Sharon, Liberty and Washington Townships
76	Johnson	Union Farmers Mutual
77	Johnson	German Mutual Fire
78	Knox	Farmers Pioneer Mutual
79	Knox	Prairie Farmers Mutual
80	Kossuth	Mutual Insurance
81	Lee	Farmers Home Mutual Fire
82	Linn	Brown Township Mutual
83	Linn	Stella Farmers
84	Linn	Linn Township Mutual Fire and Lightning
85	Linn	West Side Mutual
86	Louis	Farmers Mutual Fire
87	Lucas	Mutual Fire and Lightning
88	Madison	Farmers Mutual
89	Marshall	Iowa Valley Mutual
90	Marshall	Farmers Mutual Fire
91	Mitchell	Farmers Mutual Fire
92	Mitchell	German Farmers Mutual
93	Monroe	Farmers Mutual Fire
94	Montgomery	Village Mutual
95	Muscatine	Farmers Mutual Fire
96	Muscatine	White Pigeon Fire and Lightning
97	Osceola	Farmers Mutual Fire and Lightning
98	O'Brien	Farmers Mutual Fire and Lightning
99	Pago	Motion Township Farmers Mutual Fire
100	Palo Alto	Farmers Mutual
101	Plymouth	Farmers Mutual Insurance Association
102	Pocahontas	Farmers Mutual Fire and Lightning
103	Polk	Farmers Mutual
104	Polk	Swedish Mutual
105	Pottawattamie	Farmers Mutual Fire
106	Poweshiek	Farmers Mutual
107	Ringgold	Farmers Mutual Fire Insurance Association
108	Sac	Farmers Mutual
109	Scott	Farmers Mutual
110	Scott	German Mutual Fire

CONTINUED.

Wishes to force January 1, 1906.	Loans paid during the year.	Amount paid to and on policy.	Amount of other expenses.	Total expenses during the year.	Cost per \$1,000 of insurance for the year 1906.	Cost per \$1,000 of insurance for the five years.
\$ 1,417,432.00	\$ 719.36	\$ 952.17	\$ 67.53	\$ 1,449.96	\$ 1.42	\$ 5.96
654,384.28	2,919.73	458.50	30.02	1,455.32	1.46	19.05
654,384.28	117.35	1,000.40	130.80	1,000.40	1.45	11.14
553.00	253.00	130.80	30.02	373.00	.74	7.41
322,475.00	1.30	130.80	30.02	2,413.02	2.73	8.36
545,565.00	2,008.74	230.93	130.80			
480.00	47.65	28.50	679.50		3.22	6.71
210,809.00	2,130.25	630.11	2,114.92		3.22	8.44
1,110,113.00	835.00	172.00	4,714.92		3.52	13.01
1,954,528.00	8,705.49		31.30		.23	4.01
127,021.00		553.00	100.31	4,458.51	3.74	15.45
1,000,000.00	3,502.22					
203,919.00	10.00	203.50	306.04		.72	5.96
149.51	188.50	82.25	200.26		1.15	11.14
65,000.00	60.00	50.00	525.59		1.51	1.30
435,000.00	20.00	2,000.71	2,000.71		1.99	11.99
1,300,570.00	2,000.84	654.00	3,100.00		1.70	15.43
1,950,558.00	2,320.00					
1,194,000.00	1,519.41	1,380.90	2,012.17		2.44	9.27
794,702.10	1,500.53	103.20	2,010.55		2.44	13.17
2,807.90	181.05	30.25	2,086.27		1.49	11.50
417,508.00	2,308.28	20.28	2,501.45		2.16	4.63
1,100,308.00	2,308.28	31.00	230.45		.36	6.78
410,450.00	130.50	57.25				
208,678.00	1,904.50	148.20	1,170.42		4.06	16.44
570,820.00	2,102.00	173.23	2,367.74		3.30	13.85
210,755.00	1,120.00	70.36	1,691.36		1.85	19.81
1,617,400.00	1,804.07	147.80	2,114.70		1.31	9.24
984,953.00	1,275.38	30.00	1,636.31		1.80	7.48
91,700.00	0.00	40.50	67.73		.74	6.50
800,727.00	1,300.10	280.80	2,126.05		2.63	7.43
1,001,000.00	940.35	430.44	1,443.44		1.32	8.96
801,450.00	894.00	584.00	1,511.00		1.40	8.96
1,544,915.00	2,132.73	564.47	3,348.07		2.17	8.60
729,106.00	1,914.30	300.00	2,872.50		3.39	13.49
610,800.00	1,900.85	377.50	2,307.60		3.72	10.24
565,223.00	1,915.12	177.45	2,130.88		3.81	9.78
379,143.00	800.00	391.00	1,504.05		1.37	9.90
1,424.00	1,424.00	26.44	1,711.19		1.78	12.88
2,313.10	3,312.90	254.21	177.39	2,780.21	1.79	6.05
403,403.00	58.43	13.71	121.62		.30	3.89
71,452.40	49.08	20.30	70.26		.27	9.00
436,349.00	820.00	146.47	1,450.00		2.37	14.43
377,995.00	1,341.90	65.50	1,087.50		2.32	9.40
1,503,100.00	2,090.00	673.64	73.00	2,629.04	1.88	8.81
303,441.00	130.00	150.00	400.58		1.12	5.14
181,500.00	328.00	40.20	475.70		1.03	12.08
734,323.00	1,470.00	390.20	1,523.00		2.00	10.70
1,123,818.00	2,164.50	912.34	111.35	2,760.05	2.40	
206,518.00	15.20	302.00	154.85		.42	10.27
150,011.00	131.84	901.50	515.94		1.47	9.44
1,150,071.00	8,401.50	422.78	4,783.81		4.15	17.54
123,177.00	45.00	180.00	217.60		1.75	4.71
5,710,700.00	4,676.50	1,000.00	5,760.50		3.30	10.30
1,221,000.00	1,151.62	241.20	1,438.82		1.39	8.08
291,375.00	400.00	130.00	1,000.00		2.25	11.36
1,438,000.00	1,000.00	154.74	2,433.01		1.70	8.69
204,804.00	345.00	137.00	719.30		2.06	7.60
1,606,810.00	1,814.79	477.50	299.65		1.36	



TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.
111	Scott	Mutual Fire Self Insurance Company of German Householders.
112	Scott	Walcott Mutual Fire.
113	Shelby	Janish Mutual Fire.
114	Shelby	Farmers Mutual.
115	Shelby	Westphalia Farmers Society.
116	Sioux	Farmers Mutual.
117	Sioux	German Farmers Mutual Fire.
118	Story	Farmers Mutual Fire and Lightning.
119	Story	Farmers Mutual.
120	Story	Feldburg Mutual.
121	Tama	Farmers Mutual Aid.
122	Tama	Mutual Fire Insurance Company of German Farmers.
123	Taylor	Farmers Mutual Insurance Co. of Holt and Nodaway Twp.
124	Van Buren	Southern Van Buren County.
125	Van Buren	Farmers Mutual Protective Association.
126	Wapello	Kirkville Mutual Fire and Lightning Insurance Association.
127	Wapello	Munterville Mutual Fire and Lightning Association.
128	Warren	Farmers Mutual.
129	Wayne	Farmers Mutual Fire.
130	Webster	Farmers Mutual Insurance Association.
131	Webster	Scandinavian Mutual.
132	Washington	Farmers Mutual Insurance Association.
133	Winnebago	Farmers Mutual Fire and Lightning Insurance Association.
134	Winnebago	Johannian Mutual.
135	Winnebago	Farmers Mutual Fire.
136	Winnebago	Norwegian Mutual Protective Association.
137	Woodbury	Mutual Fire, Lightning & Tornado Ins. Co. of German Farmers.
138	Woodbury	Woodbury and Plymouth Counties Farmers Mutual.
139	Worth	Farmers Mutual.
140	Wright	Farmers Mutual Insurance Association.
141	Wright	Farmers Mutual Hall Insurance Association of Iowa.
142	Wright	Iowa Dairy Mutual Insurance Association.
143	Wright	Iowa Mercantile Mutual Fire Insurance Association.
144	Wright	Iowa Mutual Tornado, Cyclone and Windstorm Ins. Ass'n.
145	Wright	Town Mutual Fire Insurance Association.
Total		

Where cost for the past five years is not shown, the association has not reported

CONTINUED.

Stake in force Jan- uary 1, 1905.	Loans paid during the year.	Amount paid to officers and em- ployees.	Amount of other expenses.	Total expenses during the year.	Cost per \$1,000 of insurance for the year 1905.	Cost per \$1,000 of insurance for the last five years.
\$ 1,080,773.00	\$ 2,082.00	\$ 205.00	\$ 9.25	\$ 2,296.25	\$ 2.12	\$ 3.04
468,905.00	572.00	126.00	74.50	772.50	1.68	4.56
521,528.00	240.00	65.87	21.50	807.37	.97	8.94
795,233.00	1,870.00	294.70	80.80	2,235.50	3.13	6.30
330,375.00	95.15	174.90	22.53	393.58	.49	
555.00	25.00	25.00	51.77	101.77	2.12	8.20
533,738.00	272.58	455.11	71.00	800.69	1.81	
712,750.00	600.90	535.90	213.00	1,310.80	1.84	10.51
877,309.00	335.44	588.80	72.90	987.14	1.47	7.00
112,435.00	640.00	95.87	11.25	757.12	6.65	19.12
790.00	225.00	86.97	1,003.75			
594,905.00	874.50	71.00	1,350.50		1.46	12.74
966,470.00	1,112.50	387.50	33.14	1,494.14	1.52	5.02
132,864.00	100.20	124.00	14.94	249.14	1.62	12.24
547,324.00	1,895.77	125.55	75.00	1,566.32	2.67	6.49
579,611.00	2.85	121.58	11.55	145.98	.25	5.33
525,420.00	755.00	308.00	215.35	1,348.35	2.01	12.28
123,053.00	15.00	8.30	59.00	74.30	.90	4.19
196,120.00	75.15	15.15	43.00	133.30	.65	10.17
666,092.50	1,817.69	213.91	48.12	2,129.72	3.28	14.21
1,409,900.00	3,293.34	1,074.40	263.38	4,591.12	3.36	
715,000.00	604.90	370.90	125.26	1,001.05	1.41	5.47
8,298,477.90	6,400.85	1,356.77	192.82	7,949.44	5.46	11.69
436,145.10	61.72	197.25	54.03	304.00	.70	7.50
396,800.00	1,320.83	360.30	44.10	2,045.23	5.30	
721,600.00	1,469.15	562.30		1,994.35	2.71	7.15
1,300,254.00	1,690.03	334.50	20.50	1,965.03	1.44	5.46
225,800.00	95.15	456.00	27.15	578.30	.90	
895,020.00	120.77	120.77	32.39	233.93	1.10	5.36
1,473,338.00	2,318.15	419.21	55.94	2,793.30	1.89	7.59
795,265.00	1,762.50	799.10	220.00	2,784.10	4.55	10.27
1,085,400.00	80,046.96	32,954.64	3,336.17	107,037.77	1.30	
497,326.00	4,964.40	1,271.50	2,615.00	8,850.90	17.51	
155,200.00	150.00	738.18	271.00	1,179.18	6.97	
35,252,419.00	11,790.54	22,253.61	2,764.05	37,010.10	1.55	5.69
3,602,920.00	2,115.77	4,715.60		7,331.37	2.07	
Total		\$ 97,584.74	\$ 30,165.26	\$ 411,836.30	\$ 2.45	\$ 8.80

for each of the past five years.

TABLE

Showing business transactions in Iowa by all Companies

NAME OF COMPANY.	LOCATION.
<b>IOWA COMPANIES.</b>	
Anchor Mutual	Des Moines.
Capital	Des Moines.
Commercial Mutual	Des Moines.
Des Moines	Des Moines.
Dubuque Fire and Marine	Dubuque.
Farmers	Cedar Rapids.
Fidelity	Des Moines.
Hawkeye	Des Moines.
Iowa Business Men's Mutual Fire	Des Moines.
Iowa Fire	Des Moines.
Iowa Merchants Mutual Fire	Burlington.
Iowa State	Des Moines.
Key City	Dubuque.
Merchants and Bankers Mutual	Des Moines.
Mill Owners Mutual	Des Moines.
Security Fire	Davenport.
State	Des Moines.
Total of Iowa companies and average per cent.	
<b>OTHER THAN IOWA COMPANIES.</b>	
Etna	Hartford, Conn.
Agricultural	Watertown, N. Y.
American	Roseton, Mass.
American	Newark, N. J.
American Central	St. Louis, Mo.
American Fire	Philadelphia, Pa.
Atlas Assurance—U. S. Branch	Chicago, Ill.
British America Assurance	Toronto, Canada.
Buffalo German	Buffalo, N. Y.
Caledonian—U. S. Branch	New York, N. Y.
Citizens	New York, N. Y.
Citizens	Pittsburg, Pa.
Commercial Union—U. S. Branch	New York, N. Y.
Concordia Fire	Milwaukee, Wis.
Connecticut Fire	Hartford, Conn.
Continental	New York, N. Y.
Delaware	Philadelphia, Pa.
Detroit Fire and Marine	Detroit, Mich.
Eagle Fire	New York, N. Y.
Equitable Fire and Marine	Providence, R. I.
Farmers Fire	York, Pa.
Fire Association	Philadelphia, Pa.
Firemen's	Newark, N. J.
Firemen's Fund	San Francisco, Cal.
Franklin Fire	Philadelphia, Pa.
German	Freeport, Ill.
Germania Fire	New York, N. Y.
German American	New York, N. Y.
Glad Fire and Marine	Philadelphia, Pa.
Glens Falls	Glens Falls, N. Y.

No. 2.

doing other than Life Insurance business in the State in 1895.

When organized.	BUSINESS IN IOWA IN 1895.				Per cent of losses paid to premium receivers.
	Amount of business written.	Premiums received.	Losses paid.	Losses incurred.	
1889	\$ 2,400,091	\$ 147,097.45	\$ 20,617.51	\$ 19,898.96	13.7
1894	2,692,947	84,795.66	34,136.95	33,090.33	40.3
1894	999,623	22,313.62	5,994.73	9,194.73	25.5
1891	11,130,127	271,481.50	120,729.67	120,773.72	49.9
1893	4,932,811	74,070.10	31,948.07	31,707.07	42.3
1890	1,039,673	207,411.80	117,408.66	114,218.34	44.1
1893	3,770,770	95,693.30	37,737.86	37,491.61	39.5
1893	11,972,349	234,147.77	118,822.74	104,953.63	45.6
1893	3,104,902	51,938.90	10,626.66	11,204.66	23.4
1893	3,767,553	96,953.32	35,556.57	36,532.00	45.6
1891	2,714,559	119,942.15	20,300.36	17,176.67	18.9
1893	4,484,239	34,558.65	96,386.70	69,230.77	27.9
1891	1,439,439	19,736.15	5,001.84	4,621.84	23.7
1893	1,727,473	153,953.74	24,094.69	18,153.69	16.7
1893	995,600	44,908.75	17,753.05	11,564.79	40.1
1893	5,305,415	80,328.01	34,743.70	34,992.70	43.5
1895	9,521,548	332,517.37	59,545.56	64,390.77	52.4
	\$18,765,960	\$3,153,322.27	\$786,411.83	\$759,638.22	35.9
1810	5,493,698	82,366.62	23,205.69	20,796.80	25.5
1893	1,000,000	1,000.00	1,000.00	1,000.00	23.9
1816	217,707	2,893.05	44.99	44.99	1.6
1896	506,160	11,166.51	5,517.71	7,943.47	49.4
1893	1,011,325	1,011.32	1,011.32	1,114.68	55.9
1810	1,279,804	16,077.24	8,303.48	10,149.42	62.1
1810	2,127,575	2,127.57	1,574.48	1,574.48	20.5
1893	913,419	15,190.72	5,479.95	6,653.95	36.1
1897	723,706	9,843.06	2,739.36	2,865.93	27.7
1895	997,178	20,166.54	4,669.25	6,132.96	22.1
1893	75,500	1,097.69	368.95	368.95	20.2
1893	257,150	1,699.24	3,011.91	2,654.78	81.6
1891	2,444,963	37,173.89	20,320.97	23,742.90	59.5
1870	1,000,332	10,465.44	1,484.69	6,598.78	71.5
1890	4,017,518	56,914.44	20,680.72	27,071.82	46.9
1892	11,478,725	164,211.31	69,827.48	70,874.40	42.3
1892	899,266	15,196.42	4,183.78	4,367.00	34.3
1896	692,723	5,004.96	1,697.55	1,838.62	35.9
1899	421,825	3,347.22	1,819.69	1,285.49	25.1
1899	164,605	2,904.06	1,285.47	1,223.68	54.2
1893	778,967	11,691.73	2,971.54	2,974.61	23.0
1893	8,093,572	55,915.06	20,536.97	31,341.99	56.5
1893	795,625	7,959.42	3,296.94	4,259.39	35.7
1893	1,433,743	18,105.25	7,963.32	9,517.90	44.0
1899	774,215	10,305.05	7,156.34	8,994.39	69.2
1893	6,745,640	128,739.63	63,150.32	79,172.54	50.9
1899	1,611,965	23,267.57	9,807.80	12,448.13	45.0
1872	1,429,715	20,591.48	20,591.48	20,591.48	100.0
1893	1,190,890	14,920.63	2,702.77	3,337.83	18.1
1899	979,675	16,697.67	2,967.54	2,967.54	27.8



TABLE No. 2—

CONTINUED.

NAME OF COMPANY.	LOCATION.	When organized.	BUSINESS IN IOWA IN 1895.				Per cent of losses paid to premium received.
			Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
OTHER THAN IOWA COMPANIES.							
Grand Rapids Fire	Grand Rapids, Mich.	1892	\$ 653,173	\$ 9,985.07	\$ 2,101.95	\$ 1,996.95	21.1
Greenwich	New York, N. Y.	1894	408,662	8,825.87	1,825.45	8,825.45	26.0
Hannover Bremen—U. S. Branch	New York, N. Y.	1894	1,611,900	10,561.81	8,446.78	8,446.78	63.0
Hanover Fire	Hartford, Conn.	1892	1,401,820	33,116.71	7,159.82	10,716.23	30.8
Hartford Fire	Hartford, Conn.	1893	1,890,147	116,799.58	49,798.78	46,847.07	31.9
Home	New York, N. Y.	1892	2,567,280	103,696.52	62,887.29	61,287.37	63.7
Imperial Fire—U. S. Branch	New York, N. Y.	1891	843,979	10,165.22	784.79	756.86	7.5
Insurance Company of North America	Philadelphia, Pa.	1892	1,941,207	77,411.94	29,380.08	34,697.93	37.8
Lancashire—U. S. Branch	New York, N. Y.	1892	1,528,144	85,283.00	15,197.21	12,290.74	59.6
Lion Fire—U. S. Branch	Hartford, Conn.	1879	207,144	7,737.74	4,030.61	5,011.33	108.1
Liverpool, and London and Globe—U. S. Branch	New York, N. Y.	1890	4,360,429	62,869.45	31,862.83	31,862.83	50.7
London Assurance Corporation—U. S. Branch	New York, N. Y.	1879	721,495	10,100.84	5,891.86	5,891.86	55.1
London and Lancashire—U. S. Branch	New York, N. Y.	1891	1,063,278	17,471.92	13,474.43	13,474.43	79.5
Manchester Fire Assurance Company—U. S. Branch	Chicago, Ill.	1891	1,402,564	24,796.11	8,758.62	11,749.28	35.4
Manufacturers and Merchants	Pittsburg, Pa.	1890	256,000	3,195.93	985.00	985.00	36.2
Mechanics	Philadelphia, Pa.	1894	271,065	3,333.78	1,093.46	1,534.37	26.5
Mercantile Fire and Marine	Boston, Mass.	1893	310,675	4,042.18	66.35	66.35	1.6
Merchants	Newark, N. J.	1890	1,021,135	9,861.70	3,225.10	2,861.58	53.0
Merchants	Providence, R. I.	1891	194,975	2,361.06	1,252.47	1,252.47	54.3
Michigan Fire and Marine	Detroit, Mich.	1891	333,079	4,039.39	3,006.33	3,006.33	88.1
Milwaukee Mechanics	Milwaukee, Wis.	1895	2,056,697	37,631.00	13,325.28	10,021.12	49.0
National Fire	Hartford, Conn.	1871	4,943,990	74,777.70	33,614.18	43,085.18	42.5
Newark Fire	Newark, N. J.	1890	119,195	1,639.19	403.71	403.71	54.5
New Hampshire Fire	Manchester, N. H.	1899	1,346,523	16,933.92	17,931.97	16,598.23	100.8
Niagara Fire	New York, N. Y.	1890	1,565,975	20,747.95	14,933.68	10,945.15	50.5
Northern Assurance—U. S. Branch	New York, N. Y.	1890	1,618,674	18,967.39	11,763.31	10,793.28	60.0
North British and Mercantile—U. S. Branch	New York, N. Y.	1890	2,714,131	40,004.32	23,303.97	19,243.81	58.6
Northwestern National	Milwaukee, Wis.	1899	4,022,717	55,111.06	17,244.72	19,867.35	81.8
Norwich Union—U. S. Branch	New York, N. Y.	1892	940,795	13,314.15	9,585.37	9,585.37	81.6
Orient	Hartford, Conn.	1897	1,435,037	18,951.78	8,635.47	12,042.92	47.4
Pacific Fire	New York, N. Y.	1891	810,498	11,700.27	2,965.89	1,731.74	19.5
Palatine—U. S. Branch	New York, N. Y.	1890	594,025	12,611.53	4,501.03	4,487.80	34.9
Pennsylvania Fire	Philadelphia, Pa.	1895	1,220,690	20,849.60	6,798.74	9,834.72	32.5
Phoenix	Brooklyn, N. Y.	1892	4,769,179	61,504.18	31,501.81	31,501.81	91.0
Phoenix	Hartford, Conn.	1894	4,862,945	64,289.08	38,909.28	38,128.91	96.0
Phoenix Assurance—U. S. Branch	New York, N. Y.	1891	962,431	14,906.30	7,692.28	7,985.00	51.7
Providence Washington	Providence, R. I.	1879	1,890,430	14,000.29	5,149.41	4,775.02	66.8
Prussian National—U. S. Branch	Chicago, Ill.	1893	728,055	11,821.77	4,545.66	3,929.66	41.2
Queen Insurance Company of America	New York, N. Y.	1891	1,314,047	15,311.77	5,311.77	2,880.64	17.1
Reliance	Philadelphia, Pa.	1891	565,675	6,434.28	1,040.57	869.41	16.2
Rochester German	Rochester, N. Y.	1872	307,398	5,490.24	2,018.23	2,440.87	36.7
Rockford	Rockford, Ill.	1890	2,929,679	41,700.31	20,279.85	20,878.24	48.6
Royal—U. S. Branch	Chicago, Ill.	1815	2,24,145	31,843.78	13,496.93	12,222.56	42.0
St. Paul Fire and Marine	St. Paul, Minn.	1865	2,140,174	29,267.36	20,479.82	19,264.86	70.0
Scottish Union and National—U. S. Branch	Hartford, Conn.	1824	1,780,448	24,712.82	15,073.58	14,431.29	63.9
Security	New Haven, Conn.	1841	1,273,290	14,016.70	3,445.74	3,216.64	54.6
Springfield Fire and Marine	Springfield, Mass.	1849	8,234,085	59,993.01	15,989.69	14,472.82	31.2
Swiss Insurance Office—U. S. Branch	New York, N. Y.	1719	1,285,408	14,996.67	8,879.23	9,136.24	70.9
Traders	Philadelphia, Pa.	1865	979,439	16,526.05	2,898.16	5,117.65	15.6
Union	Philadelphia, Pa.	1864	436,190	5,207.31	1,856.54	2,038.52	27.4

TABLE No. 2—

NAME OF COMPANY.	LOCATION.
OTHER THAN IOWA COMPANIES.	
Union Assurance—U. S. Branch.....	New York, N. Y.....
United States Fire.....	New York, N. Y.....
Westchester Fire.....	New York, N. Y.....
Western Assurance.....	Toronto, Canada.....
Williamsburg City Fire.....	Brooklyn, N. Y.....
Non-Iowa companies—Total and average per cent.....	
Aggregate and average per cent of fire companies.....	
COMPANIES OTHER THAN FIRE.	
Alliance Hall and Cyclone Mutual.....	Austin, Minn.....
American Surety.....	New York, N. Y.....
Employers Liability Assurance Corporation—U. S. Branch.....	Boston, Mass.....
Fidelity and Casualty.....	New York, N. Y.....
Fidelity and Deposit Company.....	Baltimore, Md.....
Guarantee Company of North America.....	Montreal, Canada.....
Hartford Steam Boiler Inspection and Insurance Company.....	Hartford, Conn.....
Lloyds Plate Glass.....	New York, N. Y.....
London Guarantee and Accident—U. S. Branch.....	Chicago, Ill.....
Metropolitan Plate Glass.....	New York, N. Y.....
Minnesota Farmers Hall.....	Montivideo, Minn.....
National Surety.....	Kansas City, Mo.....
New Jersey Plate Glass.....	Newark, N. J.....
New York Plate Glass.....	New York, N. Y.....
*Standard Life and Accident.....	Detroit, Mich.....
Union Casualty and Surety Company.....	St. Louis, Mo.....
United States Casualty Company.....	New York, N. Y.....
Total of companies other than fire.....	
Grand total.....	

\*Does no life business in Iowa.

CONTINUED.

When organized.	BUSINESS IN IOWA IN 1905.				Per cent of losses paid to premiums received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1714	\$ 518,965	\$ 9,061.82	\$ 3,750.90	\$ 6,270.90	41.3
1821	400,820	3,984.04	3,021.63	3,263.59	75.9
1827	2,522,790	20,020.85	10,580.75	20,847.90	52.8
1861	1,075,530	26,518.50	2,573.22	9,121.98	37.5
1833	711,225	9,537.35	2,791.31	2,618.41	20.9
	\$ 515,774.500	\$2,215,361.24	\$1,052,308.61	\$1,102,926.07	47.3
	\$ 229,840,000	\$4,348,582.51	\$1,826,720.44	\$1,881,965.29	42.3
1880	15,000	605.70	523.95	312.95	58.2
1884	1,008,532	6,094.34	869.87	3,350.20	6.4
1890	2,317,841	10,361.32	8,377.93	10,292.63	81.3
1879	573,000	4,805.42	4,253.12	4,234.12	92.4
1876	121,600	561.00	126.32	155.22	19.5
1867	393,000	1,459.21	490.00	525.00	27.4
1866	2,022,000	14,711.22	141.39	110.22	1.2
1862	175,800	4,846.08	1,628.68	1,847.24	27.0
1869	1,312,000	9,679.25	1,129.59	1,168.69	12.9
1874	75,545	3,018.28	974.22	678.22	48.5
1861	36,024	1,360.67	104.35	104.25	8.3
1862	296,150	1,318.83	59.00	61.00	5.6
1860	53,073	1,218.99	537.05	517.05	38.1
1864	2,160,800	25,631.03	19,773.79	19,773.79	27.6
1867	646,217	12,402.36	4,000.58	4,005.28	22.2
1865	2,271,300	8,455.35	504.14	650.14	14.5
	\$ 13,612,153	\$ 104,182.92	\$ 34,050.97	\$ 20,152.90	22.7
	\$ 243,420,705	\$1,633,067.43	\$1,872,779.51	\$1,901,118.19	42.1



TABLE

An exhibit of the condition and business of Insurance Companies

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1895.		
	Hold up capital stock.	Total gross assets.	Total liabilities, including capital stock.
<b>IOWA COMPANIES.</b>			
American Mutual Fire, Des Moines.....	Mutual	\$ 230,223.56	\$ 33,314.22
Capital, Des Moines.....	23,000	114,621.97	86,012.27
Commercial Mutual Fire, Des Moines.....	Mutual	36,521.48	10,174.12
Des Moines, Des Moines.....	35,000	201,902.90	315,865.34
Dubuque Fire and Marine, Dubuque.....	100,000	322,665.52	172,040.53
Farmers, Cedar Rapids.....	200,000	539,325.47	400,347.53
Fire City, Des Moines.....	25,000	115,722.88	88,395.30
Hawkeye, Des Moines.....	25,000	601,178.46	388,674.82
Iowa Business Men's Mutual Fire, Des Moines.....	Mutual	48,874.95	1,411.10
Iowa Fire, Des Moines.....	25,000	57,921.47	57,594.57
Iowa Merchants Mutual Fire, Burlington.....	Mutual	63,282.64	6,873.10
Iowa State Mutual, Keokuk.....	Mutual	739,712.45	7,908.10
Key City Fire, Dubuque.....	50,000	78,219.86	48,029.85
Merchants and Bankers Mutual, Des Moines.....	Mutual	212,244.35	25,709.94
Mill Owners' Mutual Fire, Des Moines.....	Mutual	137,296.89	10,000.00
Security Fire, Davenport.....	25,000	185,101.91	100,478.40
State, Des Moines.....	200,000	420,820.73	319,305.16
<b>Total, Iowa companies.....</b>	<b>\$ 200,000</b>	<b>\$1,222,157.87</b>	<b>\$ 2,306,145.16</b>
<b>OTHER THAN IOWA COMPANIES.</b>			
Atlas, Hartford, Conn.....	4,000,000	11,055,112.26	7,018,011.74
Agricultural, Watertown, N. Y.....	500,000	2,271,450.29	1,991,070.29
American, Boston, Mass.....	300,000	507,461.45	480,029.69
American, Newark, N. J.....	600,000	2,033,792.39	1,150,399.29
American Central, St. Louis, Mo.....	600,000	1,581,162.11	1,480,545.58
American Fire, Philadelphia, Pa.....	500,000	2,459,284.53	2,109,406.64
Atlas Assurance—U. S. Branch, Chicago, Ill.....	None in U. S.	891,727.17	471,710.61
British America Assurance, Toronto, Canada.....	None in U. S.	1,200,219.52	785,802.93
Buffalo German, Buffalo, N. Y.....	200,000	1,778,411.73	859,867.67
Calcedonian—U. S. Branch, New York, N. Y.....	None in U. S.	2,953,304.23	1,805,737.95
Citizens, New York, N. Y.....	200,000	803,127.89	629,478.05
Citizens, Pittsburgh, Pa.....	300,000	752,144.73	698,800.68
Commercial Union—U. S. Br., New York, N. Y.....	None in U. S.	2,546,031.10	2,097,129.41
Concordia Fire, Milwaukee, Wis.....	200,000	754,396.83	628,314.27
Connecticut Fire, Hartford, Conn.....	1,000,000	3,192,011.69	2,635,592.24
Continental, New York, N. Y.....	1,000,000	7,218,924.28	5,191,020.13
Delaware, Philadelphia, Pa.....	700,000	1,513,550.04	1,244,191.71
Detroit Fire and Marine, Detroit, Mich.....	400,000	1,200,706.75	591,413.11
Eagle Fire, New York, N. Y.....	300,000	1,291,257.40	541,418.71
Equitable Fire and Marine, Providence, R. I.....	300,000	618,643.42	518,011.72
Farmers Fire, York, Pa.....	Mutual	643,519.20	378,974.31
Fire Association of Philadelphia, Pa.....	100,000	5,561,543.05	4,774,288.82
Firemen, Newark, N. J.....	100,000	2,001,954.60	889,411.59
Firemen's Fund, San Francisco, Cal.....	1,000,000	3,449,095.88	2,501,375.56
Franklin Fire, Philadelphia, Pa.....	400,000	3,169,201.58	2,099,097.94
German, Freeport, Ill.....	200,000	3,012,002.15	2,307,214.37
Germania Fire, New York, N. Y.....	1,000,000	3,713,545.68	2,385,160.69
German American, New York, N. Y.....	1,000,000	3,380,986.08	2,380,986.08
Grand Fire and Marine, Philadelphia, Pa.....	200,000	1,860,197.19	1,393,577.83
Glens Falls, Glens Falls, N. Y.....	200,000	2,646,049.35	1,114,126.4

No. 3.

other than Life, operating in Iowa during the year 1895.

NAME AND LOCATION OF COMPANY.	BUSINESS TRANSACTED DURING THE YEAR 1895.				
	Net surplus.	Total cash income.	Total cash re-insurances.	Amount of risks written and reinsured during the year.	Premiums received.
<b>IOWA COMPANIES.</b>					
American Mutual Fire, Des Moines.....	\$ 68,947.55	\$ 21,435.87	\$ 2,490,891.31	\$ 147,097.45	\$ 12,554.22
Capital, Des Moines.....	25,122.30	74,821.85	8,791.05	84,703.06	30,662.24
Commercial Mutual Fire, Des Moines.....	20,000.00	10,000.00	200,000.00	20,000.00	4,747.15
Des Moines, Des Moines.....	20,000.00	20,000.00	200,000.00	20,000.00	115,829.60
Dubuque Fire and Marine, Dubuque.....	100,000.00	100,000.00	100,000.00	100,000.00	34,500.11
Farmers, Cedar Rapids.....	200,000.00	200,000.00	200,000.00	200,000.00	111,452.70
Fire City, Des Moines.....	25,000.00	115,722.88	88,395.30	88,395.30	33,482.30
Hawkeye, Des Moines.....	25,000.00	601,178.46	388,674.82	388,674.82	118,022.74
Iowa Business Men's Mutual Fire, Des Moines.....	Mutual	48,874.95	1,411.10	1,411.10	8,091.85
Iowa Fire, Des Moines.....	25,000.00	57,921.47	57,594.57	57,594.57	30,701.00
Iowa Merchants Mutual Fire, Burlington.....	Mutual	63,282.64	6,873.10	6,873.10	20,516.30
Iowa State Mutual, Keokuk.....	Mutual	739,712.45	7,908.10	7,908.10	59,598.76
Key City Fire, Dubuque.....	50,000.00	78,219.86	48,029.85	48,029.85	6,061.94
Merchants and Bankers Mutual, Des Moines.....	Mutual	212,244.35	25,709.94	25,709.94	21,813.59
Mill Owners' Mutual Fire, Des Moines.....	Mutual	137,296.89	10,000.00	10,000.00	11,809.85
Security Fire, Davenport.....	25,000.00	185,101.91	100,478.40	100,478.40	17,497.75
State, Des Moines.....	200,000.00	420,820.73	319,305.16	319,305.16	147,291.45
<b>Total, Iowa companies.....</b>	<b>\$ 200,000</b>	<b>\$1,222,157.87</b>	<b>\$ 2,306,145.16</b>	<b>\$ 2,306,145.16</b>	<b>\$ 652,797.97</b>
<b>OTHER THAN IOWA COMPANIES.</b>					
Atlas, Hartford, Conn.....	4,000,000	11,055,112.26	7,018,011.74	7,018,011.74	2,170,631.46
Agricultural, Watertown, N. Y.....	500,000	2,271,450.29	1,991,070.29	1,991,070.29	552,613.02
American, Boston, Mass.....	300,000	507,461.45	480,029.69	480,029.69	134,511.45
American, Newark, N. J.....	600,000	2,033,792.39	1,150,399.29	1,150,399.29	227,037.29
American Central, St. Louis, Mo.....	600,000	1,581,162.11	1,480,545.58	1,480,545.58	454,239.25
American Fire, Philadelphia, Pa.....	500,000	2,459,284.53	2,109,406.64	2,109,406.64	826,672.70
Atlas Assurance—U. S. Branch, Chicago, Ill.....	None in U. S.	891,727.17	471,710.61	471,710.61	314,194.12
British America Assurance, Toronto, Canada.....	None in U. S.	1,200,219.52	785,802.93	785,802.93	1,000,297.50
Buffalo German, Buffalo, N. Y.....	200,000	1,778,411.73	859,867.67	859,867.67	780,771.87
Calcedonian—U. S. Branch, New York, N. Y.....	None in U. S.	2,953,304.23	1,805,737.95	1,805,737.95	2,070,076.06
Citizens, New York, N. Y.....	200,000	803,127.89	629,478.05	629,478.05	888,151.25
Citizens, Pittsburgh, Pa.....	300,000	752,144.73	698,800.68	698,800.68	271,710.82
Commercial Union—U. S. Br., New York, N. Y.....	None in U. S.	2,546,031.10	2,097,129.41	2,097,129.41	1,171,297.65
Concordia Fire, Milwaukee, Wis.....	200,000	754,396.83	628,314.27	628,314.27	1,841,194.87
Connecticut Fire, Hartford, Conn.....	1,000,000	3,192,011.69	2,635,592.24	2,635,592.24	281,021.19
Continental, New York, N. Y.....	1,000,000	7,218,924.28	5,191,020.13	5,191,020.13	698,772.50
Delaware, Philadelphia, Pa.....	700,000	1,513,550.04	1,244,191.71	1,244,191.71	271,710.82
Detroit Fire and Marine, Detroit, Mich.....	400,000	1,200,706.75	591,413.11	591,413.11	1,000,297.50
Eagle Fire, New York, N. Y.....	300,000	1,291,257.40	541,418.71	541,418.71	780,771.87
Equitable Fire and Marine, Providence, R. I.....	300,000	618,643.42	518,011.72	518,011.72	888,151.25
Farmers Fire, York, Pa.....	Mutual	643,519.20	378,974.31	378,974.31	1,841,194.87
Fire Association of Philadelphia, Pa.....	100,000	5,561,543.05	4,774,288.82	4,774,288.82	281,021.19
Firemen, Newark, N. J.....	100,000	2,001,954.60	889,411.59	889,411.59	698,772.50
Firemen's Fund, San Francisco, Cal.....	1,000,000	3,449,095.88	2,501,375.56	2,501,375.56	1,841,194.87
Franklin Fire, Philadelphia, Pa.....	400,000	3,169,201.58	2,099,097.94	2,099,097.94	1,841,194.87
German, Freeport, Ill.....	200,000	3,012,002.15	2,307,214.37	2,307,214.37	1,841,194.87
Germania Fire, New York, N. Y.....	1,000,000	3,713,545.68	2,385,160.69	2,385,160.69	1,841,194.87
German American, New York, N. Y.....	1,000,000	3,380,986.08	2,380,986.08	2,380,986.08	1,841,194.87
Grand Fire and Marine, Philadelphia, Pa.....	200,000	1,860,197.19	1,393,577.83	1,393,577.83	1,841,194.87
Glens Falls, Glens Falls, N. Y.....	200,000	2,646,049.35	1,114,126.4	1,114,126.4	1,841,194.87

TABLE No. 3—

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1905.		
	Paid up capital stock.	Total gross assets.	Total liabilities including paid up capital stock.
OTHER THAN IOWA COMPANIES.			
Grand Rapids Fire, Grand Rapids, Mich.	\$ 300,000	\$ 434,272.28	\$ 384,802.08
Greenwich, New York, N. Y.	300,000	1,373,318.29	1,172,230.48
Hamburg-Bremen Fire—U. S. Br., New York, N. Y.	None in U. S.	1,425,723.99	901,633.66
Hanover Fire, New York, N. Y.	1,000,000	2,531,627.20	2,315,762.51
Hartford Fire, Hartford, Conn.	1,250,000	9,229,519.09	6,328,519.58
Home, New York, N. Y.	3,000,000	9,933,628.54	8,148,173.13
Imperial Fire—U. S. Branch, Boston, Mass.	None in U. S.	1,900,221.37	975,560.25
Ins. Co. of North America, Philadelphia, Pa.	3,000,000	5,487,673.53	7,405,557.04
Launceston, U. S. Branch, New York, N. Y.	None in U. S.	2,307,856.04	1,537,814.70
Lion—U. S. Branch, Hartford, Conn.	None in U. S.	874,457.60	743,708.81
Liverpool & London & Globe—U. S. Br., New York	None in U. S.	8,670,494.66	5,350,310.50
London Assurance Corp.—U. S. Br., New York	None in U. S.	2,373,618.50	1,074,521.84
London and Lancashire—U. S. Br., New York	None in U. S.	2,491,570.32	1,711,346.47
Manchester Fire—U. S. Branch, Chicago, Ill.	None in U. S.	2,180,629.50	1,460,728.79
Manufacturers and Merchants, Pittsburg, Pa.	550,000	503,208.98	408,095.03
Mercantile Fire and Marine, Boston, Mass.	400,000	615,178.10	579,829.43
Mechanics, Philadelphia, Pa.	250,000	336,318.46	608,643.44
Merchants, Newark, N. J.	400,000	1,452,533.84	1,301,650.53
Merchants, Providence, R. I.	200,000	518,170.77	414,404.81
Michigan Fire and Marine, Detroit, Mich.	400,000	893,444.70	658,337.71
Milwaukee Mechanics, Milwaukee, Wis.	300,000	2,233,649.67	1,083,840.00
National Fire, Hartford, Conn.	1,000,000	3,893,441.74	3,140,943.99
Newark Fire, Newark, N. J.	250,000	610,010.83	410,490.25
New Hampshire Fire, Manchester, N. H.	800,000	2,542,918.48	1,834,999.10
Niagara Fire, New York, N. Y.	600,000	2,180,879.71	1,887,767.19
Northern Assurance—U. S. Br., New York, N. Y.	None in U. S.	2,012,118.71	1,227,169.45
North British & Mercantile—U. S. Br., New York	None in U. S.	2,831,132.81	2,250,322.32
North-western National, Milwaukee, Wis.	600,000	1,946,852.91	1,450,109.50
Norwich Union—U. S. Branch, New York, N. Y.	None in U. S.	2,170,254.29	1,423,494.28
Norwood, New York	200,000	452,784.71	377,332.72
Orient, Hartford, Conn.	500,000	2,012,303.45	1,728,365.05
Pacific Fire, New York, N. Y.	200,000	736,063.74	542,280.28
Palatine—U. S. Branch, New York, N. Y.	None in U. S.	2,836,226.28	2,297,915.31
Pennsylvania Fire, Philadelphia, Pa.	400,000	1,460,820.00	1,277,741.49
Phoenix, Brooklyn, N. Y.	1,000,000	5,730,044.46	4,800,322.70
Phoenix, Hartford, Conn.	2,000,000	5,246,519.08	4,821,576.27
Phoenix Assurance—U. S. Br., New York, N. Y.	None in U. S.	2,025,915.83	1,900,196.97
Providence Washington, Providence, R. I.	400,000	1,479,309.95	1,114,980.93
Prussian National—U. S. Branch, Chicago, Ill.	None in U. S.	774,254.88	420,704.35
Queen Ins. Co. of America, New York, N. Y.	800,000	4,070,588.46	2,530,651.32
Railroad, Philadelphia, Pa.	300,000	993,969.79	719,736.91
Rochester German, Rochester, N. Y.	200,000	911,782.84	528,327.91
Rockford, Rockford, Ill.	300,000	1,023,735.71	809,619.92
Royal—U. S. Branch, Chicago, Ill.	None in U. S.	7,434,949.11	5,643,708.28
St. Paul Fire and Marine, St. Paul, Minn.	250,000	2,161,406.44	1,503,526.31
Scottish Union & Nat'l—U. S. Br., Hartford, Conn.	None in U. S.	3,372,321.67	1,451,624.18
Security, New Haven, Conn.	300,000	702,491.26	602,467.45
Springfield Fire and Marine, Springfield, Mass.	1,500,000	3,845,145.17	3,230,535.50
Sun Insurance Office—U. S. Br., New York, N. Y.	None in U. S.	2,479,447.73	1,532,044.66
Traders, Chicago, Ill.	500,000	1,747,250.82	1,098,555.91

CONTINUED.

NAME AND LOCATION OF COMPANY.	BUSINESS TRANSACTIONS DURING THE YEAR 1905.					
	Net surplus.	Total cash income.	Total cash expenditures.	Amount of risks renewed during the year.	Premiums received.	Losses paid.
Grand Rapids Fire, Grand Rapids, Mich.	\$ 51,890.19	\$ 271,408.72	\$ 225,902.00	\$ 24,017,105.00	\$ 390,168.63	\$ 117,531.90
Greenwich, New York, N. Y.	201,077.87	1,014,200.73	1,054,200.16	183,967,000.00	1,300,591.45	611,517.13
Hamburg-Bremen Fire—U. S. Br., New York, N. Y.	2,130,863.31	1,170,852.32	981,259.19	114,178,711.00	1,418,574.83	563,871.83
Hanover Fire, New York, N. Y.	317,904.59	1,550,140.22	1,357,666.34	153,987,737.59	1,411,143.59	725,307.81
Hartford Fire, Hartford, Conn.	2,000,000.51	6,131,038.06	5,551,303.04	507,025,754.00	6,705,471.58	3,284,159.11
Home, New York, N. Y.	1,705,433.41	5,383,323.77	4,683,184.16	710,587,000.00	8,555,003.04	2,574,182.07
Imperial Fire—U. S. Branch, Boston, Mass.	328,835.12	1,543,400.19	1,060,304.89	144,638,800.15	1,852,747.53	525,070.25
Ins. Co. of North America, Philadelphia, Pa.	2,022,056.48	6,055,215.25	5,097,029.52	984,027,513.00	7,029,029.42	3,000,079.19
Launceston, U. S. Branch, New York, N. Y.	770,041.34	1,966,639.52	1,792,156.87	224,895,433.00	2,844,042.13	1,113,079.61
Lion—U. S. Branch, Hartford, Conn.	141,730.59	566,698.92	230,157.49	58,773,854.00	749,667.44	330,965.27
Liverpool & London & Globe—U. S. Br., New York	4,284,117.56	9,470,308.80	4,828,105.61	71,761,722.00	7,294,648.57	2,310,892.07
London Assurance Corp.—U. S. Br., New York	1,296,129.98	1,295,542.71	1,132,060.49	301,773,540.00	1,579,064.10	795,597.70
London and Lancashire—U. S. Br., New York	980,034.05	1,551,436.36	1,540,222.41	282,611,817.00	2,532,790.03	985,670.08
Manchester Fire—U. S. Branch, Chicago, Ill.	720,100.11	1,394,509.05	1,503,547.17	137,648,107.12	2,027,544.41	1,010,739.95
Manufacturers and Merchants, Pittsburg, Pa.	95,119.93	212,044.14	159,436.90	30,689,193.00	254,855.81	86,420.19
Mercantile Fire and Marine, Boston, Mass.	35,348.65	212,658.25	177,894.14	32,728,194.00	296,385.55	117,702.34
Mechanics, Philadelphia, Pa.	28,591.61	167,670.02	229,322.55	31,391,670.00	295,204.32	112,723.68
Merchants, Newark, N. J.	336,291.61	206,572.09	835,584.30	67,061,831.00	1,118,989.49	471,600.55
Merchants, Providence, R. I.	107,753.91	240,288.93	238,818.01	26,763,380.00	619,539.22	194,828.15
Michigan Fire and Marine, Detroit, Mich.	149,119.10	3,65,558.42	313,934.03	30,650,000.00	361,637.41	170,803.85
Milwaukee Mechanics, Milwaukee, Wis.	711,508.67	958,190.64	908,395.41	82,254,994.90	1,178,120.00	468,040.03
National Fire, Hartford, Conn.	1,743,107.73	3,822,035.03	3,250,136.91	292,692,764.00	2,937,842.92	1,300,551.38
Newark Fire, Newark, N. J.	226,820.03	192,571.73	179,387.64	30,838,321.00	157,541.51	81,802.88
New Hampshire Fire, Manchester, N. H.	816,004.36	1,124,119.13	955,461.53	102,708,449.00	1,253,657.13	580,765.43
Niagara Fire, New York, N. Y.	392,112.52	1,710,953.05	1,056,035.48	3,670,244.00	2,035,028.00	819,720.32
Northern Assurance—U. S. Br., New York, N. Y.	748,940.26	1,204,036.72	1,175,704.29	140,700,000.00	1,690,330.44	737,110.45
North British & Mercantile—U. S. Br., New York	2,406,402.61	4,406,402.61	2,114,410.76	291,973,028.00	3,940,630.59	1,354,164.47
North-western National, Milwaukee, Wis.	504,622.43	858,066.32	747,717.82	145,769,309.00	907,366.16	300,244.21
Norwich Union—U. S. Branch, New York, N. Y.	1,008,100.50	1,428,698.79	1,428,698.79	182,700,000.00	1,558,433.47	897,059.75
Norwood, New York	153,334.61	47,309.81	47,309.81	25,851,810.00	594,700.28	6,570.90
Orient, Hartford, Conn.	513,838.40	1,540,467.93	1,360,027.49	144,199,858.00	1,915,827.54	854,269.69
Pacific Fire, New York, N. Y.	388,500.00	388,500.00	388,500.00	45,126,329.00	491,343.31	200,955.21
Palatine—U. S. Branch, New York, N. Y.	803,620.47	1,172,684.82	230,742,588.00	3,844,253.93	1,733,174.73	7,133,174.73
Pennsylvania Fire, Philadelphia, Pa.	1,784,284.26	1,877,168.79	1,494,119.82	192,223,811.00	2,441,903.17	829,221.78
Phoenix, Brooklyn, N. Y.	849,811.70	5,985,188.19	5,000,819.50	435,544,687.00	6,544,300.02	2,845,339.16
Phoenix, Hartford, Conn.	494,543.41	5,585,780.66	3,855,288.77	335,352,492.00	5,919,679.54	2,417,841.48
Phoenix Assurance—U. S. Br., New York, N. Y.	755,719.76	2,111,615.20	3,024,517.47	3,024,517.47	3,447,754.96	1,100,134.83
Providence Washington, Providence, R. I.	364,320.03	1,379,327.26	30,436,400.00	1,532,454.75	74,880.53	1,788,553.88
Prussian National—U. S. Branch, Chicago, Ill.	735,698.06	498,360.94	473,537.43	49,085,053.00	300,639.89	522,628.46
Queen Ins. Co. of America, New York, N. Y.	1,518,923.14	2,376,105.02	1,908,270.58	229,021,020.00	2,665,614.89	1,190,561.66
Railroad, Philadelphia, Pa.	341,150.83	345,944.19	282,394.83	34,788,567.00	400,134.10	149,732.09
Rochester German, Rochester, N. Y.	283,354.03	345,944.19	345,944.19	46,825,712.00	531,041.89	180,305.19
Rockford, Rockford, Ill.	144,105.79	852,837.60	362,915.81	67,425,871.00	765,332.86	282,531.45
Royal—U. S. Branch, Chicago, Ill.	2,311,173.83	5,137,561.97	4,200,041.49	682,955,056.00	4,641,500.79	2,723,861.72
St. Paul Fire and Marine, St. Paul, Minn.	631,457.17	1,459,871.33	1,367,394.28	112,036,812.00	1,829,202.62	860,965.45
Scottish Union & Nat'l—U. S. Br., Hartford, Conn.	1,873,497.49	1,843,254.04	1,392,398.90	286,473,800.00	2,273,258.75	839,370.97
Security, New Haven, Conn.	507,161.68	507,161.68	507,161.68	64,832,000.00	717,063.53	284,561.11
Springfield Fire and Marine, Springfield, Mass.	64,009.58	2,160,677.23	1,901,200.63	1,470,311.13	2,281,762.43	1,111,354.07
Sun Insurance Office—U. S. Br., New York, N. Y.	1,928,467.06	1,928,467.06	1,928,467.06	9,410,096.00	2,005,403.14	10,625.57
Traders, Chicago, Ill.	678,591.61	740,730.53	610,813.78	38,571,038.00	869,542.72	350,042.29



TABLE No. 3—

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1895.		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.
Union, Philadelphia, Pa.	\$ 300,000	\$ 639,011.92	\$ 499,848.13
Union Assurance Society—U. S. Br., New York.	None in U. S.	1,173,041.75	650,365.98
United States Fire, New York, N. Y.	350,000	667,704.45	570,182.45
Westchester Fire, New York, N. Y.	300,000	2,032,444.62	1,538,383.88
Western Assurance, Toronto, Canada.	None in U. S.	1,661,129.98	1,129,361.28
Williamsburg City Fire, Brooklyn, N. Y.	250,000	1,536,835.97	827,685.50
Total non-Iowa companies.	\$ 49,102.875	\$224,237,037.09	\$158,400,312.59
Total of fire companies.	\$ 49,692.875	\$224,820,195.56	\$160,006,452.75
COMPANIES OTHER THAN FIRE.			
Alliance Hall and Cyclone, Austin, Minn.	Mutual	72,578.87	
American Surety, New York, N. Y.	2,000,000	4,975,927.91	3,407,405.17
City Trust Safe Deposit and Surety Co., Philadelphia, Pa.	500,000	2,308,421.99	2,022,999.70
Employers' Liability Assurance Corporation—U. S. Branch, Boston, Mass.	None in U. S.	1,075,911.69	707,340.55
Fidelity and Casualty, New York, N. Y.	250,000	2,300,777.39	2,022,090.46
Fidelity and Deposit Company, Baltimore, Md.	750,000	1,419,776.98	940,793.10
Guarantee Co. of North America, Montreal, Can.	None in U. S.	861,615.59	216,754.09
Hartford Steam Boiler Inspection and Insurance Co., Hartford, Conn.	500,000	2,613,186.46	1,779,915.87
Lawyers Surety, New York, N. Y.	500,000	644,948.56	552,009.79
Lloyds' Plate Glass, New York, N. Y.	350,000	633,782.38	477,020.22
London Guar. and Acc'y—U. S. Br., Chicago, Ill.	None in U. S.	957,516.23	384,118.53
Minnesota Farmers Hall, Montevideo, Minn.	Mutual	11,126.15	
Metropolitan Plate Glass, New York, N. Y.	100,000	449,906.39	252,020.44
National Surety Co., Kansas City, Mo.	250,000	462,694.22	445,353.45
New England Burglary, Boston, Mass.	300,000	200,818.17	200,340.80
New Jersey Plate Glass, Newark, N. J.	100,000	143,768.70	128,559.74
New York Plate Glass, New York, N. Y.	100,000	273,709.31	210,573.54
*Standard Life and Accident, Detroit, Mich.	300,000	844,854.33	782,549.07
Union Casualty and Surety Co., St. Louis, Mo.	250,000	765,304.02	688,798.81
Union Marine Insurance Co., New York, N. Y.	None in U. S.	591,164.94	147,015.71
United States Casualty Co., New York, N. Y.	300,000	530,340.10	475,948.25
Total of companies other than fire.	\$ 6,850,000	\$ 21,276,173.07	\$ 15,843,241.20
Grand total.	\$ 47,432.875	\$249,803,368.65	\$176,440,693.95

\* Does no life business in Iowa.

CONTINUED.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1895.				
	Total cash income.	Total cash expenditures.	Am't. of risks written and incurred this year.	Premiums received.	Losses paid.
\$ 128,662.79	\$ 306,822.72	\$ 249,869.13	\$ 26,090,775.00	\$ 296,430.08	\$ 110,100.66
\$ 65,836,725.16	\$ 120,061,786.20	\$ 117,598,277.83	\$ 14,503,783,965.87	\$ 156,570,824.63	\$ 69,271,539.05
\$ 85,562,173.59	\$ 130,789,743.90	\$ 117,598,277.83	\$ 14,503,783,965.87	\$ 156,570,824.63	\$ 69,271,539.05
1,568,822.74	1,609,019.50	1,616,162.47	249,740,761.00	1,110,667.06	698,515.92
185,422.29	184,519.34	185,725.77	31,694,282.29	100,309.95	6,146.47
168,571.13	1,005,678.56	1,016,162.47	249,740,761.00	1,110,667.06	698,515.92
315,365.75	2,603,678.87	2,415,913.93	606,774,783.79	2,249,263.87	910,551.19
478,983.28	281,845.15	211,761.36	75,124,470.00	349,593.47	51,400.04
810,294.50	258,080.61	196,710.48	50,298,890.00	229,470.74	45,657.94
253,370.39	975,979.51	923,894.38	111,894,799.00	1,001,784.70	118,198.45
92,029.77	113,808.14	50,947.27	25,518,037.00	132,027.73	
190,797.18	418,815.77	387,417.55	14,883,828.00	424,898.07	144,420.21
63,397.90	502,875.13	270,497.70	68,512,350.00	680,297.06	152,861.86
12,724.13	12,726.46	81,154.00	50,114.34	5,114.34	5,712.19
197,885.45	200,885.83	212,351.99	10,940,986.00	299,130.84	102,369.63
47,419.77	154,651.30	154,651.30	85,416,297.00	208,091.64	28,616.61
47,419.77	50.25	47,419.77	42,000.00	400.00	
14,179.05	54,724.93	47,175.27	1,635,691.00	55,561.36	15,000.02
62,092.97	204,052.98	169,122.57	9,815,837.00	249,791.27	53,145.00
62,305.33	970,710.09	921,920.21	165,736,790.00	1,121,113.30	452,394.55
50,703.21	841,108.29	779,996.75	122,341,096.40	1,019,273.88	276,422.53
444,149.23	288,255.84	259,879.42	60,391,786.00	297,342.63	170,012.92
50,694.75	200,704.69	280,597.04	397,324,976.00	437,614.97	82,681.56
\$ 4,592,965.18	\$ 10,710,605.49	\$ 9,525,789.47	\$ 2,865,262,353.26	\$ 12,410,912.50	\$ 3,068,673.80
\$ 71,145,038.77	\$ 141,560,439.48	\$ 139,927,981.30	\$ 10,802,821,191.58	\$ 168,081,297.67	\$ 72,678,312.85

TABLE

A classified exhibit of gross assets December 31, 1895,

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of stocks owned.
<b>IOWA COMPANIES.</b>				
Anchor Mutual	\$ 27,375.65	\$ 7,410.30		\$ 50.00
Capital				
Commercial Mutual	25,740.00	30,325.35		834.05
Des Moines		236,956.25		21,625.00
Dubuque Fire and Marine				
Farmers	37,500.00	327,406.00		11,693.75
Fidelity	12,982.34	13,081.00		
Hawkeye	63,610.61	234,834.41		16,100.00
Iowa Business Mens Mutual				
Iowa Fire		34,415.00		
Iowa Merchants Mutual				
Iowa State Mutual	8,000.00			3,000.00
Key City Fire		82,948.75		
Merchants and Bankers Mutual				
Mill Owners Mutual				
Security Fire	4,591.13	111,443.86		7,100.00
State	107,600.00	79,777.41		10,000.00
<b>Total Iowa companies</b>	<b>\$ 286,999.12</b>	<b>\$1,063,969.34</b>		<b>\$ 76,103.40</b>
<b>OTHER THAN IOWA COMPANIES.</b>				
Etina	320,000.00	30,000.00	107,000.00	9,416,908.00
Agricultural	297,560.00	1,093,699.30		770,990.50
American, Massachusetts			500,457.00	
American, New Jersey			110,000.00	
American Central	500,000.00	81,000.00		787,060.00
American Fire, Pennsylvania	253,014.31	1,101,254.13		759,016.65
Atlas—U. S. Branch			301,500.00	398,327.50
British America Assurance			335,500.00	611,000.52
Buffalo German		845,960.00		850,519.48
Caledonian—U. S. Branch		50,000.00	301,500.00	1,362,913.50
Citizens, New York	140,300.00	21,700.00	106,500.00	381,550.00
Citizens, Pennsylvania	120,000.00	310,563.40		212,435.50
Commercial Union—U. S. Branch	80,395.85		463,200.00	1,165,407.50
Concordia Fire		517,900.00		135,000.00
Connecticut Fire	146,328.00	854,700.00		1,700,605.00
Continental	1,082,430.19	107,600.00	587,850.00	4,592,644.00
Delaware	100,000.00	112,500.00		107,245.00
Detroit Fire and Marine	84,753.33	891,074.11	44,900.00	24,825.00
Eagle Fire	425,000.00	23,000.00		681,830.00
Equitable Fire and Marine	128,683.00	135,500.00		280,961.50
Farmers Fire	31,500.00	194,570.00		209,894.50
Fire Association of Philadelphia	202,903.00	1,861,829.51		2,404,013.00
Firemen, New Jersey	122,516.61	1,011,561.00	30,000.00	774,077.20
Firemen's Fund	418,700.00	462,243.80		1,710,979.00
Franklin Fire	579,000.00	253,808.00		2,259,450.00

No. 4.

of Insurance Companies, other than Life doing business in Iowa.

Loans on stocks as collateral.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of payment over 3 months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly available.
	\$ 554.00	\$ 8,891.00	\$ 2,022.06	\$ 228,766.24	\$ 143.05	\$ 230,283.58	\$ 17,246.75
\$ 11,700.00	1,406.78	12,122.10	7,077.97	35,737.95	30,045.87	114,623.57	30,511.48
	11,854.82	3,094.44	1,178.66	62,888.39	80,782.41	232,665.02	46,251.10
	20,642.74	25,811.25	17,136.37	168,035.10	14,800.44	349,477.29	539,378.87
		1,406.78	9,541.41	15,570.65	111,028.06	115,722.88	3,070.00
						15,803.45	2,080.21
						655.11	7,921.47
500.00	1,047.78	45,333.75	32,042.77	30,301.70	107,281.64	63,282.64	900.00
			4,509.84	1,570.73	14,800.44	738,713.43	4,307.30
			3,990.22	7,736.00	67,490.54	78,210.89	
			4,031.36	3,716.30	165,132.70	40,839.37	
					106,938.70	137,588.59	
						1,300.15	
18,158.15	3,735.13	13,563.62	6,703.90	12,511.50	1,303.15	185,190.91	
	2,928.07	3,928.07	30,643.11	91,272.55	92,447.69	430,639.75	
\$ 48,226.15	\$ 52,912.57	\$ 322,093.14	\$ 172,164.38	\$ 1,802,891.38	\$ 394,633.83	\$ 4,256,157.87	\$ 146,836.97
5,600.00	687.95	732,512.97	534,644.96			11,053,313.87	
100,894.39	185,652.98	177,379.91	711.82		7,180.64	2,560.18	
15,000.00	3,204.31	35,875.16				567,851.45	
	32,380.61	35,826.63	44,747.94		1,992.85	3,683,799.29	
100,297.33	99,625.31	94,970.43				1,661,187.11	
53,500.00	92,230.69	80,976.59	61,610.51		7,425.65	2,400,284.33	
	7,572.50	54,441.93	96,725.24			861,727.17	
	3,325.90	30,468.88	17,739.58			1,801,560.00	
105,829.01	44,962.27	16,090.52	2,945.30		1,918.75	1,778,413.73	
	17,321.05	187,877.64	112,535.65		13,599.39	2,015,904.33	
47,690.00	120,485.09	130,485.09			8,002.11	803,137.80	
48,500.00	38,751.89	31,628.78				702,145.75	
20,212.48	835,429.07	418,687.30	1,794.74		10,561.83	3,073,031.16	
8,095.62	54,611.52	58,123.79				754,336.83	
164,893.20	272,329.69	1,488.89				3,162,001.60	
77,569.40	222,287.66	330,787.19	191,665.24		4,884.57	2,124,828.25	
1,310.68	68,738.89	106,614.10	2,867.28		13,710.13	1,815,000.00	
31,094.51	48,969.08	39,722.18	2,444.17			1,300,708.75	
8,773.75	24,677.79	33,424.26			3,449.80	1,801,557.87	
		43,662.92			1,215.00	616,613.42	
1,000.00	94,643.58	61,605.11	34,832.00		94.15	643,519.35	
	92,099.00	311,130.31	515,384.24		49,145	5,811,243.00	
	21,264.77	9,001.68	35,119.45		366.86	2,004,356.69	
178,901.65	12,665.96	193,297.39	369,600.75	40,491.40	89,751.21	3,449,955.88	
						3,169,551.58	



TABLE No. 4—

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and other securities owned.	Market value of other stocks owned.
OTHER THAN IOWA COMPANIES.				
German, Freeport.....	115,106.48	\$1,731,000.30	\$ 453,950.00	
Germania Fire.....	465,381.51	235,000.00	1,028,550.25	
German American.....	25,000.00		832,770.00	
Girard Fire and Marine.....	307,500.00	613,910.00	80,640.00	
Globe Fire.....	44,650.00	848,854.81	1,500,055.00	
Grand Rapids Fire.....	7,500.00	347,379.18	5,060.00	5,105.25
Greenwich.....	250,000.00	1,100.00	40,120.00	61,500.00
Hamburg-Bremen—U. S. Branch.....			1,151,675.00	
Hanover Fire.....	450,000.00	22,000.00	104,840.00	1,051,386.40
Hartford Fire.....	385,715.00	1,510,000.00		5,941,629.00
Home.....	1,705,865.91	413,000.13	230,425.00	5,027,430.93
Imperial Fire—U. S. Branch.....	456,654.70		571,048.38	
Insurance Company of North America.....	401,203.62	2,454,783.76	78,750.00	4,660,880.30
Lancashire—U. S. Branch.....	385,585.72		655,000.00	894,302.50
Lloyds—U. S. Branch.....		192,860.00	54,750.00	427,912.60
Liverpool and London and Globe—U. S. Br.	1,730,000.00	3,988,318.64	1,124,025.00	296,400.00
London Assurance Corporation—U. S. Br.		15,000.00	705,000.00	1,171,645.00
London and Lancashire—U. S. Branch.....	396,110.00		126,025.00	1,629,464.00
Manchester Fire Assurance—U. S. Branch.....			469,700.00	1,383,370.00
Manufacturers and Merchants.....	45,000.00	302,110.01		108,505.00
Mercantile Fire and Marine.....		90,000.00		452,000.00
Mechanics.....	67,009.00	331,105.00		312,530.00
Merchants, New Jersey.....	802,948.26	250,400.00	27,500.00	660,360.00
Merchants, Rhode Island.....		98,000.00		347,305.00
Michigan Fire and Marine.....	52,809.27	546,038.00		64,025.00
Milwaukee Mechanics.....	45,000.00	1,130,997.55		792,547.20
National Fire.....	203,480.72	6-5,363.97	55,000.00	2,123,586.00
Newark Fire.....	11,250.00	282,690.00	45,000.00	215,127.50
New Hampshire Fire.....	44,530.00	269,478.65	111,250.00	1-2-2-835.00
Niagara Fire.....	985,000.00		10,000.00	760,310.00
Northern Assurance—U. S. Branch.....	115,000.00		411,575.00	1,173,407.07
North British and Mercantile—U. S. Br.		400,000.00	441,905.00	2,278,734.00
Northwestern National.....		773,850.67	230,000.00	718,025.00
Norwich Union—U. S. Branch.....		40,000.00	410-2-3-0.00	1,307,439.17
Norwood.....		56,031.25	204,300.93	
Orient.....	48,219.88	138,414.30		1,598,155.14
Pacific Fire.....		6-5,000.00	150,705.00	2-7,000.00
Palatine—U. S. Branch.....		80,000.00	400,000.00	1,396,151.00
Pennsylvania Fire.....	182,860.00	877,820.00	64,400.00	2,840,734.00
Phoenix, New York.....	479,000.00	120,600.00	381,300.00	3,568,197.50
Phoenix, Connecticut.....	478,917.88	235,340.20		3,803,283.00
Phoenix Assurance—U. S. Branch.....			1,941,760.00	415,725.00
Providence, Washington.....			1,186,340.00	
Prussian National—U. S. Branch.....	800.00		321,000.00	558,297.50
Queen Insurance Company of America.....	35,000.00		553,210.00	2,810,488.86
Reliance.....	90,000.00	221,200.00	16,550.00	488,265.00
Rochester German.....	191,855.73	349,115.00		234,100.00
Rockford.....	42,314.26	428,119.32		67,390.00
Royal—U. S. Branch.....	1,78,116.24	291,000.00	1,063,028.00	3,170,140.00
St. Paul Fire and Marine.....	458,827.19	568,599.93		513,480.00
Scottish Union and National.....	34,269.94	1,455,696.68	54,780.00	1,190,408.00
Security.....	78,000.00	132,145.00		323,268.73
Springfield Fire and Marine.....	234,000.00	551,725.00	105,000.00	2,553,773.00
Sun Insurance Office—U. S. Branch.....	270,000.00	200,000.00	621,900.00	960,850.00
Traders.....	6,312.27	223,530.00	163,560.00	1,154,849.53

CONTINUED.

Loans on stocks as collateral.	Interest due and accrued.	Cash in office and bank.	Amount of premiums collected over a month past due.	Amount of premiums not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly available.
\$ 98,823.00	\$ 83,892.05	\$ 171,216.80	\$ 253,753.76	\$ 175,107.66		3,015,603.15	
6,101.25	40,780.50	130,734.67			\$ 17,348.45	2,713,548.59	
7,007.67	386,674.00	415,702.22				2,783,003.58	
57,900.00	10,000.00	114,977.35			7,793.27	1,893,957.19	
4,000.00	17,013.71	133,589.25	36,477.66	10,923.21	34.75	8,646,664.16	
	5,877.08	63,828.17	22,759.65			436,372.18	
17,300.00	63.00	35,920.81	131,883.66	21,005.05		1,273,118.29	
34,000.00	1,000.00	32,710.08	107,808.31			1,432,753.96	
12,501.40	123,088.11	17,493.08			1,305.26	2,583,657.20	
24,177.22	1,050,381.93	1,042,415.08			21,120.63	9,229,213.60	
425,550.00	32,105.92	466,814.70	511,594.45	3,002.63		9,853,628.54	
	5,691.67	123,004.30	106,013.84		2,973.50	1,900,221.37	
12,400.00	40,473.65	786,623.95	828,921.56	65,661.74	175,018.58	2,497,678.58	
		128,821.25	28,000.00			2,207,756.04	
		194,245.50	63,959.53			874,407.40	
	48,194.14	415,201.19	845,792.10		29,832.00	8,670,431.96	
	5,899.50	249,560.90	28,840.50		15,421.80	2,373,648.80	
	59,462.54	246,830.00	12,195.00		5,519.65	2,491,570.50	
	5,897.50	142,441.00	297,712.00		1,940.00	3,180,922.50	
	4,544.79	35,384.02	25,821.64	203.42	2,160.19	460,508.08	
	1,896.70	47,504.93	22,730.67	82.74		615,178.10	
	9,254.70	38,428.72	46,317.63		168.32	856,313.45	
	11,443.40	70,191.61	127,419.27		1,561.81	1,435,212.94	
	2,693.10	11,108.30	25,748.75		13,261.50	316,170.17	
	18,314.27	96,348.70	61,470.40	439.66		822,444.56	
	32,541.00	127,286.30	196,192.26			2,205,648.67	
	46,404.34	105,000.00	407,115.80			3,890,141.74	
	8,137.34	84,826.63	16,780.78	103.00	108.98	669,038.31	
	66,700.00	100,345.67	165,051.10			2,310,918.48	
		126,070.01	1,683.00		33,360.84	1,289,070.71	
	3,820.00	57,235.07				4,117.12	
	34,007.00	301,211.15	408,196.79	8,645.22	1,863.65	3,833,102.81	
	9,634.35	144,315.81	91,020.19			1,996,835.01	
	180.00	251,220.41	135,153.35			2,170,250.38	
		67,654.85	133,347.02			452,784.71	
	6,630.00	118,761.18	305,311.90		733.47	2,562,200.45	
		24,811.94	57,211.91		267.01	736,003.74	
		200.00	567,305.70			2,836,236.28	
		13,656.12	76,971.17	215,897.66		4,451,322.19	
		12,528.75	706,344.00			3,473.94	
	31,700.00	15,069.85	150,010.12	443,175.87		22,971.07	
			677,889.78		7,308.39	2,545,819.69	
			60,100.21	48,610.38		1,479,290.95	
		9,610.53	58,224.00	106,657.76		3,078.10	
		45,222.98	314,659.45		950.30	4,050,385.46	
	2,630.00	27,345.95	46,928.51			915.60	
	10,267.00	84,645.51	55,878.87			1,737.84	
	170,410.76	111,509.07	30,384.47	91,377.12	7,302.52	1,033,755.71	
		4,981.89	478,536.83	696,947.21	1,808.06	2,454,913.11	
		116,923.91	190,120.27			4,050,385.46	
	38,615.84	287,164.24	253,560.70		2,610.22	3,322,821.67	
	10,070.00	2,370.00	18,670.04	4,320.21		733,453.25	
	57,096.30	32,862.65	197,121.24	239,461.01	1,005.16	3,845,145.17	
		26,797.07	179,134.08	287,018.07		1,775.50	
	47,800.00	9,792.47	32,453.48			1,747,399.82	

TABLE No. 4—

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
Union, Pennsylvania.....	100,000.00	3,800.00	11,150.00	345,468.92
Union Assurance Society—U. S. Branch.....			354,978.00	677,790.50
United States Fire.....		315,200.00	330,550.00	46,740.00
Westchester Fire.....	397,000.00	474,100.00	110,000.00	903,900.00
Western Assurance.....		90,000.00	337,510.00	840,567.00
Williamsburg City Fire.....	620,000.00	266,050.00	35,760.00	450,060.00
Total non-Iowa companies.....	20,764,225.99	35,944,432.70	17,463,459.25	112,074,413.95
Total fire companies.....	20,861,225.61	37,010,106.04	17,460,639.25	112,066,723.30
COMPANIES OTHER THAN FIRE.				
Alliance Hall and Cyclone Mutual.....		6,390.18		
American Surety Company.....	8,162,175.32	15,000.00		1,431,436.24
City Trust Safe Deposit and Surety Co.....	271,541.67	97,000.00		531,651.00
Employers Liability Assurance Corporation—U. S. Branch.....				804,400.00
Fidelity and Casualty Company.....	579,469.49			1,364,570.00
Fidelity and Deposit Company.....	573,523.57			698,355.00
Guarantee Company of North America.....	33,071.62	18,367.32		714,854.66
Hartford Steam Boiler Inspection and Insurance Company.....	50,738.28	102,210.00		1,544,755.88
Lawyers Surety Company.....	19,930.00	2,000.00		537,286.07
Lloyd's Plate Glass.....	385,000.00	15,000.00		361,307.50
London Guarantee and Accident Co.—U. S. Branch.....				513,590.44
Metropolitan Plate Glass.....	150,000.00			212,071.50
Minnesota Farmers Hall Insurance Co.....	8,530.00	250,500.00		163,300.00
National Surety Company.....			27,138.23	179,082.92
New England Fire Insurance Co.....		118,545.00		
New Jersey Plate Glass.....				242,049.85
New York Plate Glass.....				314,000.00
* Standard Life and Accident.....	6,000.00	317,480.25		319,550.00
Union Casualty and Surety Company.....		301,812.50		311,301.89
Union Marine Insurance Company.....			229,000.00	
United States Casualty Company.....				274,829.06
Total of companies other than fire.....	5,830,660.15	1,338,387.82	295,719.73	10,012,053.92
Grand total.....	26,771,915.76	36,366,783.87	17,756,359.00	122,080,577.27

\* Does no life business in Iowa.

## CONTINUED.

Loans on stocks as collateral.	Interest due and accrued.	Cash in office and bank.	Amount of premium collection net over a month past due.	Amount of premium not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as already available.
\$ 12,300.00	1,368.34	30,321.26	50,719.63	1,000.00	1,194.37	876,011.95	
		45,797.20	143,005.30			1,173,041.73	
	3,105.51	46,837.20	37,249.62		301.12	967,704.45	
	4,493.25	113,289.80	31,144.50			2,032,144.65	
		24,364.25	157,740.35	23,977.50		1,651,129.95	
	6,390.00	30,732.74	77,112.30		7,734.37	1,536,655.97	
	2,694,972.43	1,330,115.45	14,870,130.07	17,497,869.07	934,700.39	542,044.90	294,207,017.89
	2,107,305.15	1,379,395.06	13,132,586.51	18,010,148.02	2,767,476.75	698,444.73	229,526,173.56
			35,094.35	8,391.62	22,000.73	72,579.67	
	86,501.25	42,444.85	44,647.44	131,902.50		4,975,927.91	
	1,212,536.30	14,637.69	252,906.58	10,299.92	19,236.37	2,308,431.99	
		6,797.56	20,739.43	190,945.78		1,073,911.80	
		2,693.16	70,693.20	296,136.50	7,368.41	2,341,086.73	
			57,540.51	48,347.30		1,419,779.38	
			5,450.90	9,643.05		603,734.54	
		30,913.86	56,359.00	210,396.36		2,013,196.46	
		33.67	32,445.97	25,948.51		544,949.56	
			19,842.37	47,450.24		553,762.36	
	3,077.73	32,145.73	97,371.34			607,516.73	
		30,027.71	43,950.50		2,307.30	449,060.59	
		22.59			15,193.50	13,195.15	
	4,832.92	74,769.44	9,902.24		2,000.00	432,964.52	
	1,744.82	131.26	430.00			308,813.17	
	1,325.96	14,797.40	5,130.43			143,708.79	
		5,615.90	20,335.35		6.36	273,709.51	
		17,117.89	69,696.05	130,570.16		744,854.83	
		1,957.19	16,275.47	149,443.52		725,364.52	
			11,419.74	37,323.25	457.40	501,164.94	
						536,349.10	
	1,305,937.62	143,405.26	1,133,107.42	1,963,919.06	457.80	93,110.00	21,317,697.26
	4,943,930.16	1,432,431.32	16,397,452.62	19,679,607.00	2,746,134.53	1,099,399.36	30,746,772.01



TABLE

A classified exhibit of gross liabilities, December 31, 1895,

NAMES OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Registered and disputed.
<b>IOWA COMPANIES.</b>		
Anchor Mutual Fire.....	\$ 2,292.07	\$ 3,000.00
Capital.....	1,520.00	1,800.00
Commercial Mutual.....	500.00	2,000.00
Des Moines.....	5,100.40	2,000.00
Dubuque Fire and Marine.....	2,475.00	5,500.00
Farmers.....	11,070.24	1,000.00
Fidelity.....	2,257.85	2,800.00
Hawkeye.....	4,135.84	2,574.00
Iowa Business Men's Mutual.....	46.35	1,000.00
Iowa Fire.....	5,512.40	750.00
Iowa Merchants Mutual.....	5,023.10	950.00
Iowa State.....	1,534.35	5,908.60
Key City.....	1,510.00	100.00
Merchants and Bankers Mutual.....	712.55	2,490.17
Mill Owners Mutual.....	4,000.00	5,000.00
Security Fire.....	7,253.00	2,700.00
State.....	12,857.93	1,780.46
Total Iowa companies.....	\$ 80,991.99	\$ 46,713.33
<b>OTHER THAN IOWA COMPANIES.</b>		
Etna, Connecticut.....	346,270.15	52,296.01
Agricultural, New York.....	87,269.12	81,778.00
American, Massachusetts.....	21,108.00	2,501.00
American, New Jersey.....	45,897.00	45,897.20
American Central, Missouri.....	110,002.13	23,937.87
American Fire, Pennsylvania.....	58,128.92	28,128.19
Atlas Assurance—U. S. Branch, Illinois.....	42,281.37	3,705.00
British America Assurance, Canada.....	135,176.80	14,117.66
Buffalo German, New York.....	3,585.68	2,840.00
Caledonian—U. S. Branch, Pennsylvania.....	162,932.48	40,136.15
Citizens, New York.....	31,574.22	8,622.84
Citizens, Pennsylvania.....	32,559.07	1,230.00
Commercial Union—U. S. Branch.....	268,064.19	27,200.00
Concordia Fire, Wisconsin.....	18,480.01	12,581.75
Connecticut Fire, Connecticut.....	217,653.49	33,808.51
Continental, New York.....	227,856.64	28,757.00
Delaware, Pennsylvania.....	45,045.00	8,500.00
Detroit Fire and Marine, Michigan.....	12,947.65	2,585.31
Eagle Fire, New York.....	19,254.83	2,292.00
Equitable Fire and Marine, Rhode Island.....	14,698.00	2,940.00
Farmers Fire, Pennsylvania.....	28,269.74	8,700.00
Fire Association of Philadelphia, Pennsylvania.....	208,030.10	51,970.68
Firemans, New Jersey.....	16,569.98	9,044.33
Firemans Fund, California.....	118,841.42	11,650.00
Franklin, Pennsylvania.....	40,099.43	1,940.00
German, Freeport, Illinois.....	86,176.03	16,400.00
Germania Fire, New York.....	53,352.61	15,448.40
German American, New York.....	309,116.02	55,815.04
Guard Fire and Marine, Pennsylvania.....	35,019.94	9,815.00
Glens Falls, New York.....	21,723.85	11,083.00

No. 5.

of Insurance Companies, other than Lie, doing business in Iowa.

Unearned premiums.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
\$ 58,102.27	\$ 30,032.15	\$ 35,514.22	\$ 25,000	\$ 26,102.30
894,370.55	17,444.12	318,803.24	25,000	44,967.02
64,935.20		73,040.25	100,000	156,635.30
351,137.54	4,619.45	369,247.53	100,000	70,129.34
56,427.45		63,285.00	25,000	27,257.56
395,664.19		373,674.42	23,000	305,498.84
	371.85	1,418.00		
23,781.17	1,551.00	22,594.57	25,000	238.40
		8,873.10		
		7,942.95		
11,119.35		13,028.35	50,000	13,182.51
	22,500.32	25,748.04		
		10,000.00		
71,547.06	2,394.44	84,476.45	35,000	75,624.42
182,322.10	19,845.38	219,905.06	100,000	101,531.79
\$ 1,463,497.15	\$ 100,937.70	\$ 1,706,140.16	\$ 600,000	\$ 728,448.40
3,677,306.78	169,179.81	3,649,951.78	4,000,000	3,412,922.10
1,227,401.27	44,841.90	1,491,408.29	500,000	810,172.25
148,964.53	8,087.56	183,529.60	300,000	57,051.50
463,871.382	15,860.21	500,368.28	600,000	1,453,430.91
652,000.01	13,945.57	809,945.58	600,000	251,941.33
1,416,400.12	13,745.41	1,600,463.64	500,000	390,117.80
419,867.18	25,406.68	491,719.53		400,007.84
44,670.84	984,867.60	785,832.96		294,399.69
8,601.00	33,569.39	865,996.67	300,000	1,192,425.95
1,026,160.86	46,527.55	1,305,137.05		710,147.28
391,320.30	67,502.70	396,428.05	300,000	103,700.75
162,581.15	7,671.46	19,490.65	500,000	68,153.05
2,014,445.45	2,267,124.41	4,281,569.86		1,158,932.75
851,560.73	4,281,569.86	4,281,569.86	200,000	1,002,622.46
1,379,050.28	50,000.00	1,685,592.98	1,000,000	506,409.41
3,331,736.96	302,579.52	4,011,090.12	1,000,000	8,020,806.13
573,427.25	14,334.45	641,316.71	702,575	140,228.37
167,870.10	10,413.15	17,426.76	400,000	629,055.62
353,999.95	13,903.57	341,418.71	300,000	950,838.89
192,041.47	8,842.35	216,011.72		100,631.70
289,794.25	10,680.32	388,674.31		305,445.04
8,719,181.54	179,687.54	4,274,298.62	500,000	802,974.14
259,178.44	11,678.94	299,411.58	600,000	1,718,545.01
1,328,556.51	1,501,275.56	1,501,275.56	1,000,000	947,530.32
1,648,280.62	6,248.90	1,690,637.94	400,000	1,070,493.64
1,947,691.06	16,946.68	2,037,234.37	200,000	775,857.78
1,248,325.05	60,601.95	1,285,180.00	1,000,000	1,328,376.68
2,561,402.88	595,348.48	3,156,751.36	2,000,000	2,411,086.63
919,640.44	44,349.36	1,009,577.83	300,000	585,379.30
897,728.80	32,578.84	914,116.49	200,000	1,532,577.07

TABLE No. 5—

NAMES OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Registered and disputed.
OTHER THAN IOWA COMPANIES.		
Grand Rapids Fire, Michigan.....	14,204.65	1,908.00
Greenwich, New York.....	41,661.31	10,761.00
Hamburg Bremen—U. S. Branch, New York.....	70,000.00	10,761.00
Hanover Fire, New York.....	170,992.83	28,696.22
Hartford Fire, New York.....	808,151.79	80,459.29
Home, New York.....	522,567.39	48,184.02
Imperial Fire—U. S. Branch, Massachusetts.....	66,747.91	11,061.14
Insurance Company of North America, Pennsylvania.....	462,422.30	50,034.60
Lancashire—U. S. Branch, New York.....	190,413.18	39,260.85
Lion—U. S. Branch, Connecticut.....	51,531.35	9,034.29
Liverpool and London and Globe—U. S. Br., New York.....	480,132.34	143,430.00
London Assurance Corporation—U. S. Branch, New York.....	29,549.67	21,834.00
London and Lancashire—U. S. Branch, Illinois.....	153,567.87	30,332.49
Manchester Fire Assurance—U. S. Branch, Illinois.....	12,719.15	61,235.33
Manufacturers and Merchants, Pennsylvania.....	23,806.00	4,784.74
Mercantile Fire and Marine, Massachusetts.....	23,806.00	1,250.00
Mechanics, Pennsylvania.....	80,808.27	20,000.99
Merchants, New Jersey.....	17,885.13	2,778.04
Merchants, Rhode Island.....	13,628.30	2,073.84
Michigan Fire and Marine.....	65,122.20	13,830.00
Milwaukee Mechanics, Wisconsin.....	178,441.32	22,121.77
National Fire, Connecticut.....	21,262.85	1,969.28
Newark Fire, New Jersey.....	171,520.75	1,170,813.61
New Hampshire Fire, New Hampshire.....	171,520.75	1,170,813.61
Niagara Fire, New York.....	23,932.87	27,101.95
Northern Assurance—U. S. Branch, New York.....	213,647.49	29,369.82
North British and Mercantile—U. S. Branch, New York.....	45,960.59	8,800.00
Northwestern National, Wisconsin.....	236,464.58	1,161,428.75
Norwich Union—U. S. Branch, New York.....	24,701.99	113,601.28
Norwood, New York.....	161,811.74	28,450.57
Orient, Connecticut.....	49,426.77	8,080.32
Pacific, New York.....	311,027.08	30,754.13
Palatine—U. S. Branch, Illinois.....	141,972.05	12,167.67
Pennsylvania Fire, Pennsylvania.....	251,804.52	42,135.00
Phoenix, New York.....	203,496.27	48,451.06
Phoenix, Connecticut.....	127,287.00	21,691.00
Phoenix Assurance—U. S. Branch, New York.....	105,096.33	6,808.74
Prussian National—U. S. Branch, Illinois.....	127,181.26	11,975.84
Queen Insurance Company of America, New York.....	33,269.82	6,097.49
Reliance, Pennsylvania.....	27,091.04	4,000.00
Rockefeller—U. S. Branch, New York.....	432,298.81	73,541.80
Rockford, Illinois.....	150,718.52	36,126.36
Royal—U. S. Branch, Illinois.....	150,718.52	36,126.36
St. Paul Fire and Marine, Minnesota.....	150,718.52	36,126.36
Scottish Union and National—U. S. Branch, Connecticut.....	150,718.52	36,126.36
Security, Connecticut.....	150,718.52	36,126.36
Springfield Fire and Marine, Massachusetts.....	150,718.52	36,126.36
Sum Insurance Office—U. S. Branch, New York.....	150,718.52	36,126.36
Traders, Illinois.....	150,718.52	36,126.36

## CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
148,165.67	3,961.77	184,982.00	370,000	51,380.19
142,751.22	27,443.00	972,889.45	300,000	201,097.47
137,467.34	17,870.73	995,681.66	300,000	221,690.30
1,090,895.82	28,772.94	1,215,768.81	1,200,000	217,564.86
4,484,559.50	75,000.00	5,576,559.50	1,350,000	2,900,868.31
4,303,659.00	180,782.72	5,145,173.13	3,000,000	1,765,458.41
82,547.59	70,000.00	972,889.45	300,000	669,889.45
3,370,541.93	73,054.61	4,403,657.44	3,000,000	2,022,819.49
1,231,911.37	45,000.00	1,527,814.78	400,000	778,814.78
359,740.69	11,732.87	443,798.81	400,000	437,759.59
4,570,689.77	322,334.31	5,336,326.80	3,000,000	2,314,117.56
80,200.11	85,251.73	1,074,811.84	1,200,135.90	1,299,135.90
1,901,273.40	72,868.82	1,711,546.47	990,024.05	719,101.74
1,100,076.98	56,118.61	1,400,926.79	300,000	437,759.59
109,670.52	2,529.68	109,670.52	200,000	95,110.95
147,139.74	7,274.28	178,898.42	400,000	25,349.08
352,699.80	16,744.77	438,663.44	250,000	187,670.02
614,913.35	35,774.77	802,169.55	400,000	250,820.61
159,870.75	9,994.94	214,404.86	200,000	14,404.86
221,742.85	16,830.51	276,843.71	400,000	145,110.59
743,190.75	69,871.05	809,840.00	200,000	1,141,898.07
1,825,112.29	111,227.87	2,146,543.29	1,000,000	718,997.25
128,546.13	15,555.01	138,499.28	200,000	238,586.05
167,694.32	39,612.93	1,021,569.10	800,000	518,699.88
1,170,813.61	60,428.79	1,397,797.19	500,000	907,112.53
1,000,000.00	70,419.73	1,077,169.45	200,000	748,949.31
1,800,577.48	1,800,577.48	2,565,322.22	600,000	2,065,422.42
790,919.45	27,681.96	852,169.55	200,000	75,261.59
1,161,428.75	32,000.00	1,193,428.75	200,000	748,741.31
113,601.28	59,136.16	177,545.72	200,000	75,261.59
902,861.43	45,495.31	1,228,368.05	500,000	513,838.40
294,967.09	21,506.45	442,250.54	200,000	159,753.16
1,770,526.98	2,867,310.81	4,637,837.79	200,000	268,320.47
2,218,441.74	4,000.00	2,277,741.49	400,000	1,765,281.96
3,381,261.33	331,422.25	3,890,532.70	1,000,000	849,511.76
2,479,131.81	2,479,131.81	2,479,131.81	2,000,000	479,131.81
1,511,877.15	149,540.80	1,900,195.07	750,175.78	800,000.00
363,815.04	114,280.93	520,596.97	400,000	80,596.97
383,154.22	41,216.80	424,371.02	300,000	124,371.02
1,800,736.95	69,618.95	2,000,000.00	500,000	1,500,000.00
270,462.25	9,256.35	419,780.01	300,000	249,780.01
280,145.83	1,201.84	281,347.67	200,000	81,347.67
427,419.07	699,440.90	1,126,859.97	300,000	526,859.97
4,400,109.23	307,809.74	5,343,789.29	500,000	2,312,773.89
130,718.52	20,510.55	1,508,807.51	500,000	613,497.13
1,139,353.93	125,823.89	1,485,404.18	1,372,497.49	1,112,906.69
242,814.04	18,644.50	472,497.49	200,000	272,497.49
1,510,203.12	2,000,000.00	3,510,203.12	1,500,000	1,010,203.12
1,413,672.78	90,786.13	1,607,554.95	500,000	826,054.95
462,000.75	17,612.34	509,263.91	500,000	7,263.91



TABLE No. 5—

NAMES OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Revised and disputed.
<b>OTHER THAN IOWA COMPANIES.</b>		
Union, Pennsylvania.....	\$ 33,474.74	\$ 3,525.00
Union Assurance Society—U. S. Branch, New York.....	117,132.21	2,181.77
United States Fire, New York.....	50,547.59	7,550.00
Westchester Fire, New York.....	102,943.17	4,750.00
Western Assurance, Toronto, Canada.....	153,942.84	23,502.02
Williamsburg City Fire, New York.....	46,371.95	3,910.98
Total non-Iowa companies.....	\$ 10,980,907.94	\$ 1,765,183.81
Total fire companies.....	\$ 11,059,989.93	\$ 1,812,820.13
<b>COMPANIES OTHER THAN FIRE.</b>		
Alliance Hall and Cyclone Mutual, Minnesota.....	120,915.66	94,353.43
American Surety Company, New York.....	2,032.30	4,000.00
City Trust, Safe Deposit and Surety Company.....	234,830.00	15,205.00
Employers Liability Insurance Corporation—U. S. Branch, Massachusetts.....	157,658.76	251,888.78
Fidelity and Casualty, New York.....	22,229.45	
Fidelity and Deposit, Maryland.....	18,605.32	85,000.00
Guarantee Company of North America, Montreal, Canada.....	4,855.23	
Hartford Steam Boiler Inspection and Ins. Co., Conn.....	3,044.89	
Lloyds Plate Glass, New York.....	7,326.65	118,250.00
London Guarantee and Accident Company—U. S. Branch.....	2,000.00	
Metropolitan Plate Glass, New York.....	10,250.12	10,000.00
Minnesota Farmers Hall Insurance Company, Minnesota.....		
National Surety Company, Missouri.....		
New England Burglary Insurance Company.....	644.11	
New Jersey Plate Glass, New Jersey.....	3,650.15	
New York Plate Glass, New York.....	24,430.00	55,550.58
*Standard Life and Accident, Michigan.....	25,794.00	95,759.00
Union Casualty and Surety Company, Missouri.....	86,339.73	
Union Marine Insurance Company, New York.....	26,006.30	9,950.00
United States Casualty Company, New York.....		
Total of companies other than fire.....	\$ 765,736.72	\$ 750,447.84
Grand total.....	\$ 11,825,726.65	\$ 2,563,267.97

\*Does no life business in Iowa.

CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over other liabilities.
\$ 245,496.24	\$ 13,850.15	\$ 292,348.13	\$ 300,000	\$ 138,653.79
491,534.23	39,497.77	530,955.98		522,575.77
245,503.59	21,551.37	267,054.96	300,000	91,821.80
1,101,211.48	48,330.33	1,149,541.81	300,000	474,186.74
816,790.15	35,833.87	852,624.02		531,768.70
506,961.30	30,421.35	537,382.65	150,000	708,970.38
\$ 100,785,992.96	\$ 4,755,260.98	\$ 115,537,437.20	\$ 40,102,875	\$ 65,899,705.10
\$ 202,269,450.01	\$ 4,861,196.68	\$ 120,000,577.75	\$ 10,102,875	\$ 66,562,152.59
558,999.06	114,127.02	673,126.08	2,000,000	1,568,325.74
70,591.42	1,444,735.98	1,515,327.40	600,000	185,422.29
458,315.06		707,340.26	350,000	368,571.13
1,343,820.07	19,918.83	1,363,738.90		318,955.25
168,561.05		190,783.10	750,000	475,983.28
104,850.81	8,297.96	113,148.77	304,000	841,886.45
1,273,650.65		1,273,650.65	500,000	253,270.59
50,122.16	2,780.62	52,902.78	500,000	92,030.77
202,472.42	20,802.91	223,275.33	250,000	156,752.16
257,648.65	2,893.02	260,541.67		283,307.60
182,759.38	17,291.68	200,051.06	100,000	197,885.95
73,280.43	1,335.00	74,615.43	350,000	47,410.77
245.00	93.80	338.80	350,000	477.37
58,881.08	64.55	58,945.63	100,000	14,178.05
160,736.43	6,254.95	166,991.38	100,000	63,030.97
454,559.44		454,559.44	250,000	62,955.20
1,050.00		1,050.00	250,000	75,565.21
344,394.81		344,394.81		444,149.33
45,851.15	14,904.81	60,755.96		50,691.75
135,225.73	776.33	136,002.06	300,000	
\$ 5,823,855.95	\$ 1,856,300.73	\$ 8,680,156.68	\$ 7,154,600	\$ 4,893,981.13
\$ 106,093,343.90	\$ 6,517,399.43	\$ 112,610,743.33	\$ 97,257,475	\$ 71,546,134.72

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## PART II.

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### LIFE AND ACCIDENT INSURANCE.

#### CONTAINING

Annual Statements of Equitable Life Insurance Company, of Des Moines, Iowa; Iowa Life Insurance Company, of Sioux City, Iowa; The Royal Union Mutual Life Insurance Company, of Des Moines, Iowa, and the Register Life and Annuity Company, of Davenport, Iowa.

Statistical Tables exhibiting the condition and business of all Life and Accident Insurance Companies transacting business in Iowa in 1895, and filing annual statements in 1896.

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# ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## EQUITABLE LIFE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa pursuant to the laws of said State.

President, F. M. HUBBELL,

Vice-President, CYRUS KIRK.

Secretary, J. C. CUMMINS.

[Incorporated January, 1867. Commenced business March, 1867.]

Principal office, Des Moines, Iowa.

### CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$ 100,000	
Amount of capital subscribed, but unpaid.....	None.	
Amount of net or ledger assets December 31st of previous year	\$1,049,229.87	
Extended at.....		\$1,049,229.87

### INCOME DURING YEAR 1895.

From premiums on new policies without deductions for commissions or other expenses and excluding renewals after first year.....	\$ 60,583.50
From renewal premiums without deductions for commissions or other expenses.....	170,766.80
From dividends applied by policy-holders to pay running premiums.....	14,635.90
From dividends applied by policy-holders to purchase paid-up additions and annuities.....	6,463.27
From surrender values applied by policy-holders to pay running premiums, new policies, none; renewals, \$1,754.49.....	1,754.49
From surrender values applied by policy-holders to purchase paid-up insurance and annuities.....	5,583.03
Consideration for annuities, other than matured installment policies.....	None.
Total.....	\$ 239,842.13
Deduct amount of premiums paid to other companies for reinsurance on policies in this company, new business, none; renewals.....	None.
Total premium income.....	\$ 239,842.13
From interest on mortgage loans.....	63,353.63
From interest on bonds and dividends on stocks.....	8,122.83
From interest on premium notes, loans or liens.....	4,226.90
From interest on other debts due the company.....	2,292.40
From discount on claims paid in advance.....	None





## DEDUCT ASSETS NOT ADMITTED AND FOR DEPRECIATION.

Company's stock—owned, none; loans on, none; total.....None.	
Judgments, \$198.49; furniture, fixtures and safes, none; total.....	\$ 198.49
Computed commissions, none; agents' debit balances, \$11,508.33; total.....	11,508.33
Cash advanced to, or in the hands of, officers or agents.....None.	
Loans on personal security, endorsed or not, none; bills receivable, \$3,072.79; total.....	3,072.79
Supplies, printed matter and stationery.....None.	
Depreciation from above net or ledger assets to bring same to market value.....None.	
Total.....	\$ 14,779.52
Total admitted assets.....	\$1,250,523.90

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1925, as computed by the company according to the actuary's table of mortality, with 4 per cent interest.....	\$ 917,596.20
Same for reversionary additions.....	31,585.33
Same for annuities (including those in reduction of premiums).....None.	
Total.....	\$ 952,111.53
Deduct net value of risks of this company reinsured in other solvent companies.....None.	
Net reserve.....	\$ 952,111.53
Present value of amounts not yet due on matured installment policies (face \$.....)	
Premium notes or loans on policies and other obligations in excess of the value of their policies.....None.	
Commissions due to agents on premium notes when paid.....None.	
Claims for death losses due and unpaid.....None.	
Claims for matured endowments due and unpaid.....None.	
Claims for death losses in process of adjustment or adjusted and not due.....None.	
Claims for death losses which have been reported and no proofs received.....None.	
Claims for death losses and other policy claims resisted by the company, not yet outlawed.....None.	
Amounts due and unpaid on annuity claims, \$..... on installment policies, \$.....	
Amount of trust funds held by the company.....None.	
Amount of unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....None.	
Amount of unpaid dividends to stockholders.....None.	
Amount of premiums paid in advance.....	1,606.82
Amount due and accrued on account of salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees.....	
Amount owing to officers or others for advances on account of expenses of organization, or otherwise.....None.	
Amount of reserve on policies canceled, upon which a surrender value may be demanded.....None.	
Amount of any other liability of the company.....None.	

Liabilities on policy-holders' account.....	\$ 952,111.53
Gross divisible surplus.....	\$ 195,804.95
Capital stock paid up.....	100,000.00
Total.....	1,250,523.90

Surplus accumulated on deferred dividend policies, apportioned or not.....	\$ 19,640.48
Surplus accumulated on all other policies, endowment and life.....	14,677.50
Gross divisible surplus.....	\$ 33,717.98

## EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		REVERSIONARY ADDITIONS.		TOTAL SUMS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
In force at the end of the previous year.....	2,954	\$3,554,169.92	734,050	\$118,690.19	45,747.39	4,597	\$5,865,656.14			
New policies issued.....	1,123	1,673,610.147	218,590	1,318.38	11,943.40	1,399	1,904,231.78			
Old policies revived.....	11	12,600.4	6,827			15	19,27.0			
Totals.....	5,097	\$7,440,338.674	959,077	\$120,008.57	57,690.79	5,881	\$8,789,214.92			
Deduct policies ceased to be in force:										
By death.....	28	26,083.6	10,500	2,263.10	622.47	16	36,832.87			
By maturity.....			15	19,808		19	29,031.58			
By surrender and paid up.....	51	84,215.8	33,424	1,000.00	762.54	69	99,435.54			
By lapse.....	418	661,230.40	62,000	3,000.00		406	726,250.40			
By change and decrease.....	37	61,101	14,520	3,911.79		1	56,382.79			
Not taken.....		60,000.1	1,000			35	61,000.00			
Total terminated.....	534	\$83,631.78	121,120	\$6,174.89	1,628.54	619	\$1,036,902.23			
Net numbers and amounts in force at the end of the year.....	4,563	\$7,356,707.601	837,957	\$113,833.68	56,062.25	5,262	\$7,752,312.69			

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement, except as to the foot-notes printed hereon?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the state standard of reserve?

Answer. Yes.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. On first year's premiums, no provision; on renewal premiums, no provision.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranty capital?

Answer. No provision.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

## BUSINESS IN IOWA DURING 1925.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year.....	2,929	\$3,487,367.00
Number and amount of policies on the lives of citizens of said state issued during the year.....	556	\$89,897.00
Total.....	3,105	\$4,308,064.00

Deduct number and amount which have ceased to be in force during the year	274	\$1,861,885.00
Total number and amount of policies in force in said state, December 31, 1895	2,631	\$ 446,179.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year	1	1,000.00
Amount of losses and claims on policies in said state incurred during the year	36	\$5,978.50
Total	27	\$ 35,978.50
Amount of losses and claims on policies in said state settled during the year, in cash, \$35,978.50; by compromise, \$.....	27	\$5,978.50
What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$118,471.09; notes or credits, \$.....; total, \$118,471.09.		

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## IOWA LIFE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, C. E. MARIE.

Secretary, R. E. SACKETT.

Vice-President, S. H. SWEET.

[Incorporated October 16, 1881. Commenced business November 1, 1881.]

Principal office, Sioux City, Iowa.

## CAPITAL STOCK.

Amount of capital stock paid up in cash	\$ 45,000.00
Amount of capital subscribed, but unpaid	55,000.00
Amount of net or ledger assets December 31st of previous year	\$ 544,145.86
Increase of capital during 1895	30,000.00

Extended at..... \$ 264,145.86

## INCOME DURING YEAR 1895.

From premiums on new policies without deductions for commissions or other expenses and excluding revivals after first year	\$ 109,999.77
From renewal premiums without deductions for commissions or other expenses	91,453.87
From dividends applied by policy-holders to pay running premiums	None.
From dividends applied by policy-holders to purchase paid-up additions and annuities	None.
From surrender values applied by policy-holders to pay running premiums, new policies, none; renewals	None.
From surrender values applied by policy-holders to purchase paid-up insurance and annuities	3,636.95
Consideration for annuities, other than matured installment policies	None.
Total	\$ 205,084.59

Deduct amount of premiums paid to other companies for reinsurance on policies in this company, new business, none; renewals..... \$ 430.91

Total premium income	\$ 204,654.68
From interest upon mortgage loans	11,121.34
From interest on bonds and dividends on stocks	None.
From interest on premium notes, loans or liens	884.14
From interest on other debts due the company	2,912.02
From discount on claims paid in advance	None.
From rents for use of company's property, including \$..... for company's own occupancy	None.
Lodger assets other than premiums, received from other companies for assuming their risks	None.
From dividends and surrender values on reinsurance	None.
Premium notes, loans, or liens restored by revival of policies	None.
Profit on sales of real estate, none; securities	None.
From other sources, viz: Miscellaneous receipts	38.70

Total income..... \$ 216,630.34

Total..... \$ 445,776.20

## DISBURSEMENTS DURING YEAR 1895.

Paid for death claims, \$34,329; additions, none	\$ 14,328.00
For matured endowments, additions	2,022.87
For claims on installment policies, none; additions	None.

Total..... \$ 16,350.87

Deduct amount received from other companies for claims on policies of this company reinsured, of which \$..... is for matured endowments. None.

Total net amount actually paid for losses and matured endowments..... \$ 16,350.87

Paid to annuitants	None.
Premium notes, voided by lapse	None.
Dividends paid policy-holders in cash	None.
Dividends applied by policy-holders to pay running premiums	None.
Dividends applied by policy-holders to purchase paid-up additions and annuities	None.
Surrender values paid in cash	23,005.61
Surrender values applied by policy-holders to pay running premiums	None.
Surrender values applied by policy-holders to purchase paid-up insurance and annuities	2,636.95
(Total paid policy-holders, \$43,003.27).	
Cash paid stockholders for interest or dividends	None.
Cash paid for commissions and bonuses to agents (less commission on reinsurance, new policies, \$68,003.71; renewal policies, \$9,996.94; on annuities, none); total	97,002.05
Cash paid for salaries and allowances for agencies, including managers, agents and clerks	15,088.86
Cash paid for medical examiners' fees, \$8,445.42; inspection of risks, \$7.50; total	8,452.92
Cash paid for salaries and all other compensation of officers, \$15,003.43; home office employees, \$9,463.37; total	24,517.64
Taxes on new premiums and renewal premiums, \$7,415.13; on investments other than real estate, \$92.21; on reserves, none; total	2,505.34
Cash paid for taxes on real estate	None.



Insurance department fees and agents' licenses, none; municipal and state licenses, none.	
Cash paid for rent, including \$5.07 for company's own occupancy, less none received under sub-lease; total.	\$ 8,057.08
Cash paid for commuting renewal commissions, none.	
Cash paid for advertising, \$5,421.20; printing and stationery, \$2,251.01; postage, \$62.38; total.	5,641.59
Cash paid for legal expenses, \$5,414.91; for furniture, etc., \$719.88; total.	9,131.89
Cash paid for repairs and expenses (other than taxes) on real estate.	183.40
Losses on sales of real estate, none; on securities, none.	
All other items, viz: Telegrams, \$85.75; express, \$126.56; supplies, \$334.07; incidentals, \$1,017.08; exchange and collections, \$25.14; miscellaneous expenses, \$464.82; Reinsurance, \$15.75; telephone, \$156.80; actuarial services, \$120; total.	3,437.80
(Total miscellaneous expenses, \$3,478.)	
Total disbursements.	\$ 217,004.77
Balance.	\$ 396,771.43
ASSETS AS PER LEDGER ACCOUNTS.	
Cost of real estate, unencumbered, none; Incumbered, \$69.00; total.	\$ 69.00
Mortgage loans on real estate, first liens, \$115,345.85; other than first liens, none; total.	115,345.85
Loans secured by pledge of bonds, stocks, or other collaterals	91,615.48
Loans made to policy-holders on this company's policies assigned as collateral.	13,103.65
Premium notes on policies in force, of which \$3,384.62 is for first year's premiums.	36,118.47
Cost of bonds owned, excluding interest, none; stocks, \$5.00; total.	5,000.00
Cash in company's office, \$5,021.56; deposited in bank, \$30,842.22; total.	44,558.89
Bills receivable, \$6,374.75; agents' debit balances, \$32,328.24; total.	38,703.00
Tax certificates on mortgage loans, \$765.51; loans secured by pledges of renewal, continuation contracts, \$118.3.00; computed commissions, \$5,922.53; total.	20,742.29
Total.	\$ 396,771.43
Deduct agents' credit balances, none; borrowed money, none; total.	
Total net or ledger assets, as per balance above.	\$ 396,771.43
OTHER ASSETS.	
Interest due, none, and accrued, \$1,983.44 on mortgages; total.	\$ 1,983.44
Interest due, none, and accrued since on bonds and stocks; total.	
Interest due, none, and accrued, none on collateral loans; total.	
Interest due, none, and accrued, \$771.54 on premium notes, loans or liens; total.	771.54
Interest due, none, and accrued, \$200.82 on other assets; total.	330.82
Rents due, none, and accrued, none on company's property or lease; total.	
Total.	\$ 3,005.80
Market value of real estate over cost.	None.
Market value (not including interest), of bonds and stocks over cost, None.	
Due from other companies for losses or claims on policies of this company reinsured.	None.

	New business.	Renewals.
Gross premiums due and unreported on policies in force December 31, 1926.	\$ 47,296.43	\$ 15,731.71
Gross deferred premiums on policies in force December 31, 1925.	5,692.28	16,924.13
Totals.	\$ 52,988.71	\$ 32,655.84
Deduct cost of collection, 50 per cent on "new" and 5 per cent on "renewals"	26,490.36	1,721.89
Net amount of uncollected and deferred premiums.	\$ 26,490.36	\$ 32,700.90
Furniture, fixtures and safes.		5,634.04
Aggregate ledger and other assets December 31st.		\$ 334,624.09
DEDUCT ASSETS NOT ADMITTED AND FOR DEPRECIATION.		
Company's stock-owned, none; loans on none; total.		None.
Judgments, none; furniture, fixtures and safes, \$5,539.28; total.		5,539.28
Commuted commissions, \$5,922.53; agents' debit balances, \$32,328.24; total.		38,250.77
Cash advanced to, or in the hands of, officers or agents.		None.
Loans on personal security, endorsed or not, none; bills receivable, \$6,374.75; total.		6,374.75
Supplies, printed matter and stationery.		None.
Depreciation from above net or ledger assets to bring same to market value.		None.
Total.		\$ 49,894.32
Total admitted assets.		\$ 334,624.09
LIABILITIES.		
Net present value of all outstanding policies in force on the 31st day of December, 1926, as computed by the company according to the actuarial tables of mortality, with 4 per cent interest.		\$ 105,271.71
Special reserve, cost of term insurance.		37,102.52
Funds for reversionary additions.		None.
Funds for annuities (including those in reduction of premiums).		None.
Total.		\$ 142,374.23
Deduct net value of risks of this company reinsured in other solvent companies.		None.
Present value of amounts not yet due on matured installment policies (face).		\$ 202,795.54
Premium notes or loans on policies and other obligations in excess of the net value of their policies.		None.
Commissions due to agents on premium notes when paid.		None.
Claims for death losses due and unpaid.		None.
Claims for matured endowments due and unpaid.		None.
Claims for death losses in process of adjustment, or adjusted and not due.		8,000.00
Claims for death losses which have been reported and no profits received.		None.
Claims for death losses and other policy claims related by the company, not yet settled.		None.
Amount unpaid on policies awaiting presentation for surrender values.		7,185.55
Total policy claims.		\$ 15,185.55

Amount of trust funds held by the company.....	None.
Amount of unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....	None.
Amount of unpaid dividends to stockholders.....	None.
Amount of premiums paid in advance.....	\$ 5,161.89
Amount due and account on account of salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees.....	None.
Amount owing to officers or others for advances on account of expenses of organization, or otherwise.....	None.
Amount of reserve on policies canceled upon which a surrender value may be demanded.....	None.
Amount of any other liability of the company, viz:.....	None.
Liabilities on policy-holders' account.....	\$ 228,090.97
Gross divisible surplus.....	\$ 20,700.23
Capital stock paid up.....	65,700.00
Total.....	\$ 294,391.20
Surplus accumulated on deferred dividend policies, apportioned or not.....	None.
Surplus accumulated on all other policies.....	None.
Gross divisible surplus.....	\$ 20,700.23

## EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
In force at the end of the previous year.....	1,275	\$ 2,255,440	96	\$ 153,290.78	1,256	\$ 3,996,780	2,727	\$ 6,705,410.78
New policies issued.....	124	240,853	25	55,077.37	2,135	5,130,448	2,338	5,425,408.37
Old policies revived.....	44	80,500	1	1,219.88	9	19,000	54	100,719.88
Transfer.....	436	1,035,000					436	1,035,000.00
Totals.....	1,905	\$ 3,611,523	122	\$ 211,567.99	3,519	\$ 8,432,168	5,546	\$12,375,548.98
Deduct policies ceased to be in force:								
By death.....	9	11,588			2	6,000	11	17,588.00
By expiry.....	7	11,450		1,161.23	24	115,000	31	127,612.33
By surrender.....	801	254,700	22	31,917.45			325	286,617.45
By lapse.....	12	30,000	1	4,000.00	122	231,340	235	558,340.00
Not taken.....					430	1,025,000.00	430	1,025,000.00
Transfer.....								
Total terminated.....	329	\$ 607,738	24	\$ 40,029.78	1,381	\$ 3,505,819	1,733	\$ 4,153,456.78
Net numbers and amounts in force at the end of the year.....	1,577	\$ 3,003,785	98	\$ 171,538.20	2,138	\$ 4,926,349	3,813	\$ 8,121,992.20

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement, except as to the foot-notes printed hereon?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the state standard of reserve?

Answer. Yes.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. On first year's premiums, never except by special arrangement; on renewal premium, loan after five years.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Profits on stock and non-participating business.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

## BUSINESS IN IOWA DURING 1895.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31 of previous year.....	713	\$1,307,580.23
Number and amount of policies on the lives of citizens of said state issued and restored during the year.....	177	395,678.02
Total.....	890	\$1,702,658.25
Deduct number and amount which have ceased to be in force during the year.....	257	581,162.25

Total number and amount of policies in force in said state, December 31, 1895.....	693	\$1,121,496.00
Amount of losses and claims on policies in said state unpaid December 31 of previous year.....	None.	
Amount of losses and claims on policies in said state incurred during the year.....	2	2,988.00

Total.....	2	\$ 2,988.00
Amount of losses and claims on policies in said state settled during the year in cash, \$2,988; by compromise \$.....	2	2,988.00
What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?		

Answer. Cash, \$24,145.94; notes or credits, \$.....; total, \$24,145.94.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## REGISTER LIFE AND ANNUITY INSURANCE COMPANY OF IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, M. L. MARSH.

Vice-President, JOHN D. BROCKMANN.

Secretary, F. W. MCMAHON.

[Incorporated, April 17, 1889. Commenced business, April 22, 1889.]

Principal office, Davenport, Iowa.

## CAPITAL STOCK.

Amount of capital stock paid up in cash.....	Mutual.
Amount of capital subscribed, but unpaid.....	Mutual.
Amount of net or ledger assets December 31st of previous year.....	\$ 23,512.85
Extended at.....	\$ 23,512.85



## INCOME DURING YEAR 1935.

From premiums on new policies without deductions for commissions or other expenses and excluding revivals after first year	\$ 5,628.74
From renewal premiums without deductions for commissions or other expenses	7,345.71
From dividends applied by policy-holders to pay running premiums	109.13
From dividends applied by policy-holders to purchase paid up additions and annuities	33.67
From surrender values applied by policy-holders to pay running premiums, new policies, \$.....; renewals.....	None.
From surrender values applied by policy-holders to purchase paid up insurance and annuities	23.67
Consideration for annuities, other than matured installment policies	None.
Total	\$ 13,138.22
Deduct amount of premiums paid to other companies for reinsurance on policies in this company, new business, \$.....; renewals.....	None.
Total premium income	\$ 13,138.22
From interest upon mortgage loans	1,768.85
From interest on bonds and dividends on stocks	None.
From interest on premium notes, loans or liens	19.10
From interest on other debts due the company: From savings banks	84.83
From discount on claims paid in advance	None.
From rents for use of company's property, including \$..... for company's own occupancy	None.
Ledger assets, other than premiums, received from other companies for assuming their risks	None.
From dividends and surrender values on reinsurances	None.
Premium notes, loans, or liens restored by revival of policies	None.
Profit on sales of real estate, \$.....; securities.....	None.
From other sources, viz.....	None.
Total income	\$ 14,411.00
Total	\$ 37,623.85

## DISBURSEMENTS DURING YEAR 1935.

Paid for death claims, \$3,000; additions, none; total	\$ 3,000.00
For matured endowments, none; additions.....	None.
For claims on installment policies, none; additions.....	None.
Total	\$ 3,000.00
Deduct amount received from other companies for claims on policies of this company reinsured, of which none is for matured endowments	None.
Total net amount actually paid for losses and matured endowments	\$ 3,000.00
Paid to annuitants	None.
Premium note voided by lapse	None.
Dividends paid policy-holders in cash	7.23
Dividends applied by policy-holders to pay running premiums	109.13
Dividends applied by policy-holders to purchase paid up additions and annuities	33.67

Surrender values paid in cash, \$239.56; bills received, \$112.37; total	\$ 351.91
Surrender values applied by policy-holders to pay running premiums	None.
Surrender values applied by policy-holders to purchase paid up insurance and annuities	23.57
(Total paid policy-holders, \$345.00).	
Cash paid stockholders for interest or dividends	None.
Cash paid for commissions and bonuses to agents (less commission on reinsurances) new policies, \$2,184.74; renewed policies, \$.....; on annuities, \$.....; total	2,184.74
Cash paid for salaries and allowances for agencies, including managers, agents and clerks	3,752.54
Cash paid for medical examiners' fees, \$400; inspection of risks, \$.....; total	490.00
Cash paid for salaries and all other compensation of officers, \$2,618.85; home office employees, \$800.70; total	3,419.55
Taxes on new premiums, none; renewal premiums, none; on investments other than real estate, none; on reserves	None.
Cash paid for taxes on real estate	None.
Insurance department fees and agents' licenses, \$15.00; municipal and state licenses	15.00
Cash paid for rent, including \$500 for company's own occupancy, less none received under sub-lease	300.00
Cash paid for commuting renewal commissions	None.
Cash paid for advertising, \$13.00; printing and stationery, \$294.38; postage, \$2.50; total	420.34
Cash paid for legal expenses, \$59.10; for furniture, etc., \$5.50; total	74.60
Cash paid for repairs and expenses (other than taxes) on real estate	None.
Losses on sales of real estate, none; on securities	None.
All other items, viz: Exchange, \$5.01; actuary, \$30; sundry expenses, telephone, express, telegrams, janitor	193.07
(Total miscellaneous expenses, \$10,865.23.)	
Total disbursements	\$ 14,411.00
Balance	\$ 23,212.85

## ASSETS AS PER LEDGER ACCOUNTS.

Cost of real estate, unincumbered, \$.....; Incumbered, \$.....	None.
Mortgage loans on real estate, first liens, \$14,800; other than first liens, none; total	\$ 14,800.00
Loans secured by pledge of bonds, stocks, or other collateral	None.
Loans made to policy-holders on this company's policies assigned as collateral	70.00
Premium notes on policies in force, of which \$1,200.53 is for first year's premiums	1,614.02
Cost of bonds owned, excluding interest, \$.....; stocks, None.	
Cash in company's office, \$900.45; deposited in bank, \$3,174.79; total	4,075.23
Bills receivable, \$2,403.19; agents' debit balances, \$203.45; total	2,606.64
Total	\$ 23,526.91
Total net or ledger assets, as per balance above	\$ 23,526.91

## OTHER ASSETS.

Interest due, none, and accrued, \$355.80; total	\$ 355.80
Interest due, none, and accrued, none; on bonds and stocks none; total	None.

Interest due, none, and accrued, none; on collateral loans, none; total.....None.  
 Interest due, none, and accrued, none; on premium notes, loans or liens, none; total.....None.  
 Interest due, none, and accrued, none; on other assets, none; total.....None.  
 Rents due, none, and accrued, none; on company's property or lease, none; total.....None.

Total.....\$ 355.40  
 Market value of real estate over cost.....None.  
 Market value (not including interest) of bonds and stocks over cost.....None.  
 Due from other companies for losses or claims on policies of this company reinsured.....None.

New business. Renewals.  
 Gross premiums due and unreported on policies in force December 31, 1895.....\$ 79.60 \$ 178.55  
 Gross deferred premiums on policies in force December 31, 1895.....160.50 453.43  
 Totals.....\$ 240.10 \$ 631.98  
 Deduct cost of collection, 25 per cent on "new" and 10 per cent on "renewals".....80.65 63.70

Net amount of uncollected and deferred premiums.....\$ 159.45 \$ 573.28 \$ 733.43  
 Office furniture and fixtures.....572.37  
 Supplies and printed matter.....300.00

Aggregate ledger and other assets December 31st.....\$ 23,498.51

## DEDUCT ASSETS NOT ADMITTED AND FOR DEPRECIATION.

Company's stock-owned, none; loans on, none; total.....None.  
 Judgments, none; furniture, fixtures and safes, \$379.37; total.....\$ 379.37  
 Commuted commissions, none; agents' debit balances, \$263.45; total.....505.45  
 Cash advanced to, or in the hands of, officers or agents. None.  
 Loans on personal security, endorsed or not, none; bills receivable, \$2,405.19; total.....2,405.19  
 Supplies, printed matter and stationary.....300.00  
 Depreciation from above net or ledger assets to bring same to market value.....None.

Total.....\$ 3,790.01  
 Total admitted assets.....\$ 21,703.50

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1895, as computed by the company according to the actuaries' table of mortality, with 4 per cent interest.....\$ 8,174.00  
 Same for reversionary additions.....46.34  
 Same for annuities (including those in reduction of premiums).....None.

Total.....\$ 8,220.34  
 Deduct net value of risks of this company reinsured in other solvent companies.....None.

Net reserve.....\$ 8,220.34  
 Present value of amounts not yet due on matured installment policies (face \$.....).....None.

Premium notes or loans on policies and other obligations in excess of the net value of their policies.....None.  
 Commissions due to agents on premium notes when paid.....None.  
 Claims for death losses due and unpaid.....None.  
 Claims for matured endowments due and unpaid.....None.  
 Claims for death losses in process of adjustment or adjusted and not due.....None.  
 Claims for death losses which have been reported and no proofs received.....None.  
 Claims for death losses and other policy claims resisted by the company, not yet outlawed.....None.  
 Amounts due and unpaid on annuity claims, \$.....; on installment policies, \$.....; total.....None.  
 Total policy claims.....None.  
 Amount of trust funds held by the company.....None.  
 Amount of unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....None.  
 Amount of unpaid dividends to stockholders.....None.  
 Amount of premiums paid in advance.....\$ 41.63  
 Amount due and accrued on account of salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees.....103.00  
 Amount owing to officers or others for advances on account of expenses of organization, or otherwise.....None.  
 Amount of reserve on policies canceled, upon which a surrender value may be demanded.....None.  
 Amount of any other liability of the company, viz.....None.

Liabilities on policy-holders' account.....\$ 6,364.37  
 Gross divisible surplus.....\$ 13,344.13 13,344.13  
 Capital stock paid up.....None.

Total.....\$ 21,708.50  
 Surplus accumulated on deferred dividend policies, apportioned or not.....\$ 12,334.37  
 Surplus accumulated on all other policies (and special).....869.76  
 Gross divisible surplus.....\$ 13,344.13

## EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		REVERSIONARY ADDITIONS.	TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Number.	Amount.
In force at the end of the prev. year.....	320	\$ 481,500	7	\$ 8,000	.....	\$ 9,672.80	.....	327	\$ 500,172.80
New policies issued.....	137	168,000	15	21,000	.....	825.14	.....	152	188,825.14
Admissions by dividends.....	.....	.....	.....	.....	.....	.....	.....	139	139.00
Totals.....	457	\$ 649,500	22	\$ 29,000	.....	\$ 10,793.00	\$ 139.485	488	\$ 689,422.00
Deduct policies ceased to be in force:									
By death.....	3	\$ 3,000	.....	.....	.....	.....	.....	3	\$ 3,000.00
By surrender.....	4	4,000	1	1,000	.....	.....	.....	5	5,000.00
By lapse.....	31	61,000	.....	.....	.....	.....	.....	36	61,000.00
Total terminated.....	45	\$ 68,000	1	\$ 1,000	.....	.....	.....	46	\$ 69,000.00
Net numbers and amounts in force at the end of the year.....	412	\$ 581,500	21	\$ 28,000	.....	\$ 10,793.00	\$ 139.430	442	\$ 620,422.00



## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement, except as to the foot-notes printed hereon?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the state standard of reserve?

Answer. Yes, from 10 to 33 per cent.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. On first year's premiums, no provision; on renewal premiums, not to exceed reserve on policy.

Is the business of the company conducted on the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No provision.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

## BUSINESS IN IOWA DURING 1895.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year.....	333	\$ 503,457.86
Number and amount of policies on the lives of citizens of said state issued during the year .....	153	186,964.14
Total .....	485	\$ 689,422.00
Deduct number and amount which have ceased to be in force during the year.....	46	69,000.00
Total number and amount of policies in force in said state, December 31, 1895 .....	439	\$ 620,422.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....		None.
Amount of losses and claims on policies in said state incurred during the year.....	3	\$ 3,000.00
Total .....	3	\$ 3,000.00
Amount of losses and claims on policies in said state settled during the year, in cash, \$3,000; by compromise, none.....	3	3,000.00
What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?		
Answer. Cash, \$9,939.98; notes or credits, \$5,198.24; total, \$15,138.22.		

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## ROYAL UNION MUTUAL LIFE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, FRANK D. JACKSON.

Vice-President, JOS. S. MORGAN.

Secretary, SIDNEY A. FOSTER.

[Incorporated March 15, 1886. Commenced business March 18, 1886.]

Principal office, Des Moines, Iowa.

## CAPITAL STOCK.

## MUTUAL.

Amount of capital stock paid up in cash .....

None.

Amount of capital subscribed but unpaid .....

None.

Amount of net or ledger assets December 31st of previous year \$ 125,619.39

Extended at..... \$ 125,619.39

## INCOME DURING YEAR 1895.

From premiums on new policies, without deductions for commissions or other expenses and excluding revivals after first year.....	\$ 14,639.06
From renewal premiums, without deductions for commissions or other expenses .....	38,247.94
From dividends applied by policy-holders to pay running premiums .....	1,296.94
From dividends applied by policy-holders to purchase paid up additions and annuities.....	None.
From surrender values applied by policy-holders to pay running premiums, new policies, none; renewals, none; total.....	None.
From surrender values applied by policy-holders to purchase paid up insurance and annuities. None.	
Consideration for annuities, other than matured installment policies.....	None.
Total .....	\$ 54,173.94
Deduct amount of premiums paid to other companies for reinsurance on policies in this company, new business, \$112.30; renewals, \$136.30; total.....	\$ 548.49
Total premium income .....	\$ 53,625.45
From interest upon mortgage loans.....	7,423.58
From interest on bonds and dividends on stocks.....	None.
From interest on premium notes, loans or liens.....	511.91
From interest on other debts due the company.....	341.16

From discount on claims paid in advance.....None.	
From rents for use of company's property, including \$.....for company's own occupancy.....None.	
Ledger assets, other than premiums, received from other companies for assuming their risks.....None.	
From dividends and surrender values on reinsurance.....None.	
Premium notes, loans, or liens restored by revival of policies.....None.	
Profit on sales of real estate, none; securities, none; total, none.	
From other sources, viz:	
From lapsed policy loan note.....\$ 85.00	
From lapsed premium notes.....22.90	
Total income.....	\$ 62,039.00
Total.....	\$ 187,658.89

## DISBURSEMENTS DURING YEAR 1905.

Paid for death claims, \$6,150; additions, none; total \$ 6,150.00	
For matured endowments, none; additions, none; total.....None.	
For claims on installment policies, \$500; additions, none; total.....500.00	
Total.....	\$ 6,650.00
Deduct amount received from other companies for claims on policies of this company reinsured, of which \$..... is for matured endowments.....None.	
Total net amount actually paid for losses and matured endowments.....	\$ 6,650.00
Paid to annuitants.....None.	
Premium notes, voided by lapse, \$355.88; policy loans voided by lapse, \$1,461.40; total.....1,817.28	
Dividends paid policy-holders in cash.....None.	
Dividends applied by policy-holders to pay running premiums.....1,280.94	
Dividends applied by policy-holders to purchase paid up additions and annuities.....None.	
Surrender values paid in cash.....2,114.41	
Surrender values applied by policy-holders to pay running premiums.....None.	
Surrender values applied by policy-holders to purchase paid up insurance and annuities.....None.	
(Total paid policy-holders, \$12,098.62.)	
Cash paid stockholders for interest or dividends.....None.	
Cash paid for commissions and bonuses to agents (less commission on reinsurance), new policies, \$1,435.91; renewal policies, \$1,190.72; on annuities, none; total.....11,635.63	
Cash paid for salaries and allowances for agencies, including managers, agents and clerks.....4,606.19	
Cash paid for medical examiners' fees, \$1,774.84; inspection of risks, \$506; total.....2,284.84	
Cash paid for salaries and all other compensation of officers, \$6,616.66; home office employees, \$2,441.97; total.....9,058.63	
Taxes on new premiums, none; renewal premiums, none; on investments other than real estate, none; on reserves, none; total.....None.	
Cash paid for taxes on real estate.....None.	
Insurance department fees and agents' licenses, \$304; municipal and state licenses, none; total.....304.00	
Cash paid for rent, including \$1,534.92 for company's own occupancy, less \$..... received under sub-lease.....1,534.92	
Cash paid for commuting renewal commissions.....None.	
Cash paid for advertising \$648.89; printing and stationery, \$1,151.16; postage, \$315.21; total.....2,115.26	

Cash paid for legal expenses, none; for furniture, etc., \$380.00; total.....	\$ 380.00
Cash paid for repairs and expenses (other than taxes) on real estate.....None.	
Losses on sales of real estate, none; on securities, none; total.....None.	
All other items, viz: Office expenses, \$392.45; actuarial expenses, \$185.19; traveling expenses, \$16; telegraphing, \$73.11; loan expenses, \$7.67; collection expenses, \$199.37; managerial expenses \$1,492.52; total.....3,229.22	
(Total miscellaneous expenses \$3,229.22.)	
Total disbursements.....	\$ 46,148.94
Balance.....	\$ 141,509.95

## ASSETS AS PER LEDGER ACCOUNTS.

Cost of real estate unincumbered, none; incumbered, none; total.....None.	
Mortgage loans on real estate, first liens, \$124,645; other than first liens \$2,268; total.....	\$ 126,913.00
Loans secured by pledge of bonds, stocks, or other collateral.....None.	
Loans made to policy-holders on this company's policies assigned as collateral.....9,531.35	
Premium notes on policies in force, of which none is for first year's premiums.....1,370.19	
Cost of bonds owned, excluding interest, none; stocks, none; total.....None.	
Cash in company's office, \$612.87; deposited in bank, none; total 612.87	
Bills receivable, \$1,775.53; agents' debit balances, \$1,707.61; total 3,083.54	
Total.....	\$ 141,509.95
Total net or ledger assets as per balance above.....	\$ 141,509.95

## OTHER ASSETS.

Interest due (\$754.53) and accrued (\$3,248.22) on mortgages.....	\$ 4,002.77
Interest due and accrued on bonds and stocks.....None.	
Interest due and accrued on collateral loans.....None.	
Interest due (\$121.51) and accrued (\$19.07) on premium notes, loans or liens.....340.58	
Interest due and accrued on other assets.....None.	
Rents due and accrued on company's property or lease.....None.	
Total.....	\$ 4,343.35
Market value of real estate over cost.....None.	
Market value (not including interest) of bonds and stocks over cost.....None.	
Due from other companies for losses or claims on policies of this company reinsured.....None.	
New business. Renewals.	
Gross premiums due and unreported on policies in force December 31, 1905.....	\$ 3,477.90 \$ 735.10
Gross deferred premiums on policies in force December 31, 1905.....	933.44 3,400.18
Totals.....	\$ 4,411.34 \$ 4,135.28
Deduct cost of collection, 75 per cent on "new" and 4 per cent on "renewals".....	3,338.50 165.41
Net amount of uncollected and deferred premiums.....	\$ 1,102.84 \$ 3,969.87 \$ 5,072.71
Aggregate ledger and other assets December 31st.....	\$ 156,920.01



## DEDUCT ASSETS NOT ADMITTED AND FOR DEPRECIATION.

Company's stock-owned, none; loans on.....	None.
Judgments, none; furniture, fixtures and safes.....	None.
Commuted commissions, none; agents' debit balances, \$1,707.61;	
total.....	\$ 1,707.61
Cash advanced to, or in the hands of, officers or agents.....	None.
Loans on personal security, endorsed or not, none; bills receiv-	
able, \$1,375.53; total.....	1,375.53
Supplies, printed matter and stationery.....	None.
Depreciation from above net or ledger assets to bring same to	
market value.....	None.
Total.....	\$ 3,082.54
Total admitted assets.....	\$ 147,843.47

## LIABILITIES.

Net present value of all outstanding policies in force on the	
31st day of December, 1936, as computed by the company	
according to the actuaries table of mortality, with 4 per	
cent interest.....	\$ 134,585.14
Same for reversionary additions.....	None.
Same for annuities (including those in reduction of premiums)	
.....	None.
Total.....	\$ 134,585.14
Deduct net value of risks of this company reinsured in other	
solvent companies.....	520.50

Net reserve.....	\$ 134,064.64
Present value of amounts not yet due on matured installment policies	
(face \$16,900).....	6,482.70
Premium notes or loans on policies and other obligations in excess of the	
net value of their policies.....	132.00
Commissions due to agents on premium notes when paid.....	None.
Claims for death losses due and unpaid.....	None.
Claims for matured endowments due and unpaid.....	None.
Claims for death losses in process of adjustment or adjusted and not due	
.....	None.
Claims for death losses which have been reported and no proofs received	
.....	None.
Claims for death losses and other policy claims resisted by the company,	
not yet outlawed.....	None.
Amounts due and unpaid on annuity claims, none; on installment policies,	
none; total.....	None.
Total policy claims.....	None.
Amount of trust funds held by the company.....	None.
Amount of unpaid dividends or other profits due policy-holders, including	
those contingent on payment of outstanding and deferred premiums	
.....	None.
Amount of unpaid dividends to stockholders.....	None.
Amount of premiums paid in advance.....	\$ 166.58
Amount due and accrued on account of salaries, rents, office expenses,	
taxes, bills, accounts, bonuses, commissions, medical and legal fees	
.....	None.
Amount owing to officers or others for advances on account of expenses of	
organization, or otherwise.....	None.
Amount of reserve on policies canceled, upon which a surrender value	
may be demanded.....	229.11
Amount of any other liability of the company.....	None.
Liabilities on policy-holders' account.....	\$ 141,875.19
Gross divisible surplus.....	6,768.28
Capital stock paid up.....	None.
Total.....	\$ 147,843.47

Surplus accumulated on deferred dividend policies, apportioned or not  
..... None.  
Surplus accumulated on all other policies..... None.  
Gross divisible surplus..... None.

## EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account  
as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
In force at the end of the previous year.....	137	\$ 141,797	180	\$ 277,000	242	\$ 1,214,400	1,049	\$ 1,533,797
New policies issued.....	28	50,000	27	58,500	487	697,500	487	775,500
Old policies revived.....	1	2,000	1	5,000	6	5,000	8	7,000
Total.....	166	\$ 193,797	208	\$ 330,500	735	\$ 1,885,900	1,544	\$ 2,416,297
Deduct policies ceased to be in force:								
By death.....	125	2,000	9	2,000	6	4,000	6	8,000
By surrender.....	10,000	10,000	16	44,000	27	57,500	53	111,500
By lapse.....	20,000	20,000	145	305,000	173	305,000	343	630,000
By change and decrease.....	2,000	2,000	21	4,500	35	4,500	56	11,500
Not taken.....	1	2,000	1	5,000	6	5,000	8	7,000
Total terminated.....	171	\$ 38,500	202	\$ 40,000	197	\$ 305,500	570	\$ 377,000
Net numbers and amounts in force at the end of the year.....	146	\$ 155,297	188	\$ 290,500	538	\$ 1,580,400	1,024	\$ 2,039,297
Policies reinsured.....	18	55,500	12	55,500	12	55,500	42	166,500

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement, except as to the foot-notes printed hereon?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the state standard of reserve?

Answer. Yes.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien on the policies?

Answer. On first year's premiums, none; on renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. None.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

## RETIREES IN IOWA DURING 1936.

Number and amount of policies on the lives of citizens of said state	Number.	Amount.
In force December 31st of previous year.....	1,649	\$ 1,651,797
Number and amount of policies on the lives of citizens of said state		
issued during the year, \$381,600; revived, \$7,000; total.....	432	\$ 588,500
Total.....	1,682	\$ 2,240,297
Deduct number and amount which have ceased to be in force during the year.....	238	\$ 305,500
Total number and amount of policies in force in said state		
December 31, 1936.....	1,396	\$ 1,934,797

Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	None.
Amount of losses and claims on policies in said state incurred during the year.....	6      6,650
Total.....	6 6      6,650
Amount of losses and claims on policies in said state settled during the year in cash, \$6,650; by compromise, none; total.....	6      6,650
What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?	
Answer. Cash, \$18,634.36; notes or credits, \$2,588.64; total, \$21,023.	

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## LIFE INSURANCE TABLES.

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TABLE No. 1

Shows the life insurance business transacted in Iowa during the year 1895, giving the risks written and terminated during the year, the losses incurred, the losses paid, and percentage of losses paid to premiums received.

TABLE No. 2

Gives the condition of all life companies doing business in the state during the year. Also the business done as shown by their annual statements.

TABLE No. 3

Is an exhibit of the number and amount of policies issued and terminated during the year 1895, and the manner of termination.

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TABLE

Showing business done in Iowa in the year 1895.

NAMES OF COMPANIES.	LOCATION.	NUMBER OF POLICIES.			
		In force Decem-ber 31, 1894.	Written during 1895.	Terminated dur-ing 1895.	In force Decem-ber 31, 1895.
Atlas Life	Hartford, Conn.	1,854	154	185	1,823
Accident	New York, N. Y.	140	120	179	121
American Union	Lincoln, Neb.	2	47	9	40
Bankers Life	Hartford, Conn.	93	1	7	92
Connecticut General	Hartford, Conn.	1,967	103	110	1,960
Equitable	Des Moines, Iowa	2,839	566	374	2,831
Equitable	New York, N. Y.	4,431	544	624	4,351
Germania	New York, N. Y.	109	5	6	103
Home	Brooklyn, N. Y.	35	20	18	37
Iowa Life	Sioux City, Iowa	713	171	287	603
Manhattan	New York, N. Y.	325	69	48	346
Massachusetts Mutual	Springfield, Mass.	306	67	83	297
Metropolitan Life	New York, N. Y.	7,781	7,976	9,814	5,943
Michigan Mutual	Detroit, Mich.	305	344	309	350
Mutual	New York, N. Y.	7,314	2,865	1,658	8,521
Mutual Benefit	Newark, N. J.	2,820	375	287	2,911
National	Montpelier, Vt.	772	50	111	680
Nederland Life—U. S. Branch	New York, N. Y.	30	85	16	92
New York	New York, N. Y.	10,422	1,714	2,549	9,582
Northwestern Mutual	Milwaukee, Wis.	10,611	1,538	1,007	11,145
Pacific Mutual	San Francisco, Cal.	88	19	28	79
National	Philadelphia, Pa.	211	24	26	153
Penn Mutual	Hartford, Conn.	729	313	121	817
Phoenix Mutual	Hartford, Conn.	278	74	30	300
Provident Life and Savings	Philadelphia, Pa.	210	56	68	228
Provident Savings Life	New York, N. Y.	344	16	77	343
Prudential Ins. Co. of America	Newark, N. J.	79	107	63	123
Register Life and Annuity	Davenport, Iowa	4,275	7,011	6,172	5,111
United States	Des Moines, Iowa	333	132	46	439
Travelers	Hartford, Conn.	1,945	423	228	1,559
Union Central	Uniontown, Ohio	210	56	68	228
United States	Portland, Me.	872	287	180	774
United States Industrial Life (Industrial)	New York, N. Y.	10,422	1,714	2,549	9,582
Washington	New York, N. Y.	729	107	120	746
Total		73,796	20,413	20,008	74,195

No. 1.

Compiled from companies' annual statements.

AMOUNT OF INSURANCE.				PREMIUMS RECEIVED.				Losses incurred.	Losses paid.	Percentage of losses paid on premi-ums received.
In force Decem-ber 31, 1894.	Written dur-ing 1895.	Terminated dur-ing 1895.	In force Decem-ber 31, 1895.	Cash.	Notes.	Total.				
\$1,027,608	\$19,820	\$216,650	\$1,000,778	\$1,020,430	\$497,16	\$1,517,590	\$425,253	\$427,990	\$42	42
353,888	48,300	515,900	372,288	4,177	2,177.78	5,475.66	1,870.00	1,870.00	159	159
90,000	106,000	136,000	150,000	1,708.48		1,708.48				
130,866	364	8,138	133,174	2,340.86		2,340.86	1,130.07	1,035.23	36	36
3,860,310	247,590	269,820	3,838,080	75,775.00		75,775.00	87,878.00	87,888.00	115	115
3,097,267	820,697	445,179	3,462,885	118,471.00		118,471.00	35,972.59	35,978.59	21.8	21.8
9,714,165	102,977	1,285,428	9,531,714	302,846.74		302,846.74	51,040.00	51,040.00	19.4	19.4
129,955	5,000	127,500	1,001.12	1,001.12		1,001.12	2,000.00	2,000.00	100	100
16,917	39,388	28,566	14,546	5,877.99		5,877.99	4,760.00	4,760.00	62.3	62.3
107,465	305,075	581,162	1,121,404	26,145.94		26,145.94	2,088.00	2,088.00	7.4	7.4
441,449	67,150	484,005	14,301.40	14,261.40		14,261.40	3,000.00	3,000.00	21.3	21.3
615,659	112,600	182,226	547,533	14,871.33	900.00	15,771.33	15,462.00			
101,449	60,000	108,140	30,002.41			30,002.41	4,277.75	4,277.75	14.2	14.2
925,811	1,071,334	1,287,432	719,338	50,374.14		50,374.14	8,000.00	8,000.00	15.9	15.9
1,494,158	459,148	513,327	1,439,977	60,374.14		60,374.14	109,671.00	109,671.00	29.9	29.9
15,005,001	6,084,656	3,605,691	18,725,966	625,383.75		625,383.75	109,671.00	109,671.00	29.9	29.9
4,020,459	8,461,461	618,427	4,876,226	118,852.22		118,852.22	52,378.00	51,493.00	44.6	44.6
772,604	294,773	227,415	839,960	20,351.87	4,710.66	25,062.53	22,000.00	22,000.00	75.3	75.3
291,750	197,040	195,400	293,390	7,432.22		7,432.22	4,000.00	3,000.00	40.4	40.4
16,220,521	3,894,759	4,894,506	16,345,766	510,545.92		510,545.92	100,574.71	97,174.69	19.6	19.6
16,018,760	7,427,514	1,764,216	18,682,058	698,745.70	2,928.65	698,745.44	117,814.91	131,766.94	13.3	13.3
121,091	24,805	30,272	108,617	2,263.88		2,263.88	175.00	175.00	5.6	5.6
404,705	417,750	602,550	174,600	1,035.79		1,035.79	2,365.28	2,365.28	58.8	58.8
1,914,700	1,694,700	44,774.47	3,710.05	10,485.35		10,485.35	18,230.00	27,525.00	34.7	34.7
363,000	140,844	105,280	401,169	8,824.26	1,219.60	10,043.81	9,915.00	9,915.00	68.8	68.8
829,349	107,676	124,633	842,992	17,762.80		17,762.80	1,000.00	1,000.00	56.3	56.3
1,017,965	286,646	241,016	1,063,595	23,310.93		23,310.93	24,000.00	24,000.00	100.3	100.3
123,145	128,201	79,230	171,495	22,822.04		22,822.04	4,606.83	4,606.83	20.6	20.6
629,760	880,462	719,519	686,813	1,035.79		1,035.79	2,365.28	2,365.28	58.8	58.8
222,458	195,064	69,000	320,422	9,939.98	3,108.24	13,148.22	3,600.00	3,000.00	22.8	22.8
1,555,757	286,260	388,556	1,553,461	44,434.26	2,888.64	51,022.00	6,650.00	6,650.00	13.1	13.1
174,033	41,332	57,861	167,504	8,225.44		8,225.44	125.00	125.00	9.6	9.6
8,061,981	1,107,696	4,031,272	5,018,505	22,500.86		22,500.86	7,755.41	7,755.41	31.3	31.3
838,189	428,127	246,702	1,020,733	20,282.87		20,282.87	2,368.22	2,368.22	74.9	74.9
149,522	161,311	60,820	207,182	4,349.10	124.00	4,473.10	6,640.63	2,402.07	102.8	102.8
1,514,305	174,000	630,415	1,057,890	171,428		171,428	10,553.41			
1,557,240	1,489,392	1,531,867	1,333,791	41,875.60		41,875.60	8,221.00	6,794.14	15.4	15.4
1,001,707	716,563	182,140	1,535,130	33,955.51		33,955.51	10,102.10	10,102.10	30.7	30.7
97,612,449	27,914,500	23,491,502	100,035,447	2,498,615.27	30,519.09	2,529,134.36	161,445.78	246,355.47	25.7	25.7

TABLE

The condition of and general business transacted by Life and Accident Insurers 31, 1895, compiled from

NAME AND LOCATION OF COMPANY.	Paid-up capital.	Assets.	Liabilities, including capital and reserve.	Net surplus.
Aetna, Connecticut, Life.....	\$1,500,000	\$3,500,037.70	\$3,797,263.29	\$ 4,762,698.44
American Union, New York, Accident.....	500,000	567,473.43	616,263.15	136,846.96
Bankers Life, New York.....	100,000	187,747.70	178,740.23	13,207.55
Connecticut General, Connecticut.....	150,000	2,300,000.00	2,421,583.01	415,404.34
Connecticut Mutual, Connecticut.....	60,754,674.68	54,802,282.32	54,802,282.32	8,161,142.10
Equitable, Iowa.....	100,000	1,550,823.30	1,653,718.35	136,846.96
Equitable Life Assurance Soc., N. Y.....	100,000	109,727,170.81	106,485,376.11	39,271,794.70
Germania, New York.....	200,000	31,172,408.46	19,540,618.00	1,622,149.40
Home, New York.....	125,000	5,861,863.55	5,861,650.60	100,198.97
Iowa Life, Iowa.....	45,000	204,301.80	273,590.97	20,700.23
Life Ins. Clearing Co., St. Paul, Minn.....	100,000	144,811.19	139,284.14	5,527.05
Manhattan, New York.....	100,000	14,199,621.00	13,522,694.93	676,926.16
Massachusetts Mutual, Massachusetts.....	200,000	17,000,291.55	15,735,123.48	1,270,168.07
Metropolitan Life, New York.....	2,000,000	26,602,000.78	25,115,144.97	2,486,855.71
Michigan Mutual Life, Michigan.....	250,000	5,007,877.29	4,933,726.51	73,150.77
Mutual Life, New York.....	210,704,000.00	131,010,526.54	28,202,316.44	182,507,213.60
Mutual Benefit Life, New Jersey.....	50,000	58,239,197.00	54,102,307.54	4,076,889.52
National Life, Vermont.....	100,000	12,144,964.99	10,794,974.71	1,409,990.22
Nederland Life—U. S. Branch, N. Y.....	100,000	178,747.70	168,530.14	322,216.61
New York Life, New York.....	174,701,660.54	160,733,312.65	24,028,677.89	37,660,363.56
Northwestern Mutual, Wisconsin.....	1,000,000	82,532,380.54	65,308,628.39	17,223,752.15
Pacific Mutual Life, Cal., Life.....	100,000	8,915,079.51	2,004,600.64	231,269.21
Penn Mutual, Pennsylvania, Accident.....	27,305,452.72	29,895,721.97	3,360,730.75	3,360,730.75
Phoenix Mutual, Connecticut.....	10,418,864.78	9,879,491.00	569,283.78	1,881,512.54
Provident Life and Trust Co., Penn.....	1,000,000	26,476,499.47	26,795,990.42	5,024,579.44
Prudential Savings Life, New York.....	100,000	1,914,183.56	1,300,824.08	613,361.48
Gravdental Life Ins. Co. of Am., N. J.....	2,000,000	15,780,104.81	14,470,317.26	1,309,787.55
Register Life and Annuity Co., Iowa.....	100,000	27,796.60	8,361.37	13,444.13
Royal Union Mutual Life, Iowa.....	147,843.47	141,675.19	6,708.28	6,708.28
Security Trust Co., Philadelphia, Penn.....	200,000	465,029.19	479,124.10	7,405.99
Travelers, Connecticut, Life.....	1,000,000	19,425,220.36	17,763,174.00	1,661,846.74
Union Central, Ohio, Accident.....	100,000	14,312,153.64	11,797,910.61	2,514,243.13
Union Mutual Life, Maine.....	200,000	6,781,500.22	5,987,301.50	794,208.72
Union Life, Omaha, Nebraska.....	400,000	227,461.03	512,071.00	284,609.03
United States Life, New York.....	400,000	7,351,550.94	6,780,613.94	571,777.60
United States Industrial Life, N. Y.....	200,000	288,914.05	329,467.00	542,813.45
Washington Life, New York.....	125,000	13,676,863.82	12,491,058.98	1,185,814.86
Total.....	11,115,000	1,02,227,600.00	942,191,222.24	109,358,720.21

\*The industrial business written by the company is included in the column showing

No. 2.

ance Companies which did business in Iowa during the year ending December 31, 1895, annual statements.

Income.	Expenditures.	Risks written during the year.	PREMIUMS RECEIVED.			
In cash.	In cash.	In cash.	In notes.	Total loss amount paid for reinsurance.	Losses paid.	Percent of losses paid to premium rec'd.
\$ 6,924,333.10	\$ 6,924,370.13	\$ 26,744,280	\$ 4,916,902.00	\$ 4,914,951.86	\$ 3,578,438.34	69.8
94,421,260	180,320.74	6,413,197	119,891.14	16,891.14	14,000.00	11.6
19,247.54	20,217.89	730,800	42,471.15	42,371.15	3,500.00	9.2
568,496.13	601,207.65	1,812,997	378,638.06	378,158.59	167,888.37	24.1
7,794,400.12	7,778,783.82	11,610,925	4,681,450.26	4,687,429.55	4,382,300.70	93.6
328,749.22	196,229.83	1,023,554	250,812.13	250,812.13	250,812.13	51.1
44,796,143.29	37,592,085.43	122,079,530	30,321,649.99	30,320,664.70	12,151,267.81	39.3
4,000,930.30	2,917,728.37	3,102,415	3,027,645.71	3,018,124.61	1,600,999.32	53.0
1,509,173.09	1,077,488.95	12,311,510	1,029,645.16	1,017,005.52	754,475.29	39.1
219,630.34	217,004.77	5,568,128	305,084.50	201,651.09	15,360.67	7.5
104,402.64	61,710.97	4,410,576	92,766.93	105,766.93	31,022.17	29.3
2,775,634.25	2,297,105.64	2,024,629.39	2,024,629.39	2,023,792.63	1,305,095.03	69.7
4,074,444.36	5,737,181.14	31,322.22	8,996,377.96	3,323,012.95	1,682,579.50	51.5
19,205,613.85	15,684,522.43	105,727,049	18,357,025.38	15,500,818.36	6,281,309.84	40.4
1,271,187.28	865,860.19	3,623,376	1,620,518.25	1,016,651.71	244,924.05	23.1
40,337,130.51	38,567,050.52	10,001,035	38,553,079.97	38,241,856.58	14,773,854.59	37.3
10,642,270.44	8,453,125.20	5,493,469.86	1,804,321.89	7,891,328.89	4,908,677.41	51.8
3,210,471.67	2,223,751.49	15,878,054	2,784,504.39	2,780,754.39	781,500.59	28.0
430,477.62	435,434.47	11,223,030	291,549.13	277,073.88	61,000.00	22.0
37,660,363.56	34,693,050.88	130,000,317	30,974,192.18	30,318,751.45	10,749,478.31	35.4
17,560,779.45	6,597,961.42	12,572,672.19	12,572,672.19	12,576,075.16	3,412,740.40	27.2
961,412.71	853,925.19	4,318,537	819,409.30	814,585.79	420,110.48	50.3
6,740,812.94	4,235,365.02	66,027,150	9,071,588.09	8,971,344.76	1,397,208.70	15.5
1,881,512.54	1,684,307.27	11,663,482	1,206,007.18	1,330,733.62	586,519.61	42.9
5,024,579.44	4,250,908.07	14,912,539.84	4,904,129.84	4,291,138.16	1,632,384.16	37.9
3,246,859.75	2,147,231.60	22,191,126	2,109,626.78	2,108,913.24	1,520,791.74	70.7
12,585,328.43	8,944,194.12	126,000,000	11,897,078.71	11,892,106.64	8,840,735.71	74.3
14,411.00	14,384.04	196,964	12,138.22	14,128.22	3,000.00	21.2
62,039.00	64,048.94	782,860	54,173.94	63,625.45	6,650.00	12.4
128,421.18	44,228.21	1,868,460	15,508.81	19,464.81	1,200.00	6.1
5,908,264.77	4,324,584.71	17,219,407	6,006,109.47	4,927,388.16	1,961,095.00	29.8
493,201,100	36,678,007	8,110,732.70	8,110,732.70	8,109,072.70	111,290.94	22.5
3,966,125.74	2,150,779.25	1,778,677.49	1,778,677.49	1,778,677.49	626,028.76	69.3
1,332,713.36	1,176,607.49	6,067,297	1,043,018.65	1,040,240.77	198,948.65	19.1
112,059.89	47,923.00	103,010.16	103,010.16	1,149,111.73	600,313.94	52.7
1,487,811.62	1,700,200.77	6,266,290	1,154,842.40	1,149,111.73	100,843.54	24.4
542,813.45	498,912.77	11,713,772	897,043.96	897,043.96	1,247,137.01	69.4
2,099,510.55	2,320,779.73	7,997,449	2,067,794.56	2,067,794.56	1,247,137.01	69.4
399,661,533.32	249,897,479.45	1,814,242,054	1,084,708.17	308,465,201.32	79,020,884.32	38.2

ing risks written.



TABLE

Showing the number and amount of policies in force December 31, 1894, and during 1895, and manner of terminus

COMPANIES.	POLICIES IN FORCE DECEMBER 31, 1894.	
	Number.	Amount.
Atlas, Connecticut..... Life.....	84,370	\$ 133,907,708
American Union, New York..... Accident.....	7,479	29,772,550
Bankers Life, Nebraska.....	625	4,075,500
Connecticut General, Connecticut.....	1,000	1,000,500
Connecticut Mutual, Connecticut.....	6,400	11,114,043
Equitable, Iowa.....	63,279	126,685,871
Equitable Life Assurance Society, New York.....	1,597	6,865,025
Germania, New York.....	261,257	91,526,720
Home, New York.....	49,012	68,800,797
Iowa Life, Iowa.....	19,914	28,807,748
Life Insurance Clearing Co., St. Paul, Minn.....	8,737	5,707,430
Manhattan, New York.....	1,171	2,813,000
Massachusetts Mutual, Massachusetts.....	1,142	61,618,675
Metropolitan Life, New York..... Life.....	31,364	69,677,547
..... Industrial.....	15,744	17,861,196
Michigan Mutual Life, Michigan.....	2,536,165	432,514,171
Mutual Life, New York.....	12,179	33,130,796
Mutual Benefit Life, New Jersey.....	104,129	106,929,791
National Life, Vermont.....	10,714	26,059,014
Netherlands Life—U. S. Branch, New York.....	80,100	64,975,000
New York Life, New York.....	1,913	7,465,500
Northwestern Mutual, Wisconsin.....	502,514	771,507,770
Pacific Mutual, California..... Life.....	100,700	240,597,569
Phoenix Mutual, Pennsylvania..... Accident.....	12,863	30,231,800
Prudential Mutual, Connecticut.....	49,521	120,507,075
Provident Life and Trust Company, Pennsylvania.....	22,797	36,351,010
Provident Savings Life, New York.....	15,642	10,071,934
Prudential Life Insurance Co. of America..... Life.....	35,665	84,929,038
..... Industrial.....	17,132	26,264,727
Register Life and Annuity Company, Iowa.....	2,259,414	250,940,807
Royal Union Mutual Life, Iowa.....	391	602,437
Security Trust Co. Life Ins. Co. of Philadelphia, Penn.....	1,049	1,620,797
Travelers, Connecticut..... Life.....	30,785	86,304,580
..... Accident.....	62,402	201,618,230
Union Life Insurance Company of Omaha, Neb.....	1,002	2,890,995
Union Central, Ohio.....	45,741	73,311,300
United Mutual Life, Maine.....	15,800	25,212,541
United States Life, New York.....	19,405	42,790,250
United States Industrial Life, New York.....	19,022	11,811,109
Washington Life, New York.....	24,543	49,020,047
Total.....	7,707,426	\$5,419,678,101

No. 3.

December 31, 1895, the number and amount of policies issued and terminated  
therein—Continued on next page.

POLICIES IN FORCE DECEMBER 31, 1895.		POLICIES ISSUED DURING 1895.		POLICIES TERMINATED DURING 1895.	
Number.	Amount.	Number.	Amount.	Number.	Amount.
84,370	\$ 133,907,708	10,447	\$ 20,744,790	8,417	\$ 16,224,815
7,479	29,772,550	10,447	20,744,790	16,171	36,341,700
625	4,075,500	2,001	6,413,197	694	2,363,500
1,000	1,000,500	209	720,950	200	714,521
6,400	11,114,043	1,377	7,512,497	914	1,324,554
63,279	126,685,871	4,479	11,519,305	3,951	10,153,340
1,597	6,865,025	1,294	1,912,558	612	1,207,862
261,257	91,526,720	44,159	915,509,523	20,277	111,126,119
49,012	68,800,797	6,651	9,195,415	4,900	9,003,500
19,914	28,807,748	6,631	13,611,313	3,903	8,505,163
8,737	5,707,430	2,810	6,908,127	7,733	4,153,550
1,171	2,813,000	1,959	4,411,676	1,302	3,080,647
1,142	61,618,675	6,553	13,984,745	4,879	11,900,475
31,364	69,677,547	8,695	31,222,891	6,178	14,127,818
15,744	17,861,196	13,512	17,021,543	8,603	8,115,619
2,536,165	432,514,171	1,590,347	175,800,467	1,485,362	161,587,394
12,179	33,130,796	2,449	5,962,270	4,169	10,260,257
104,129	106,929,791	70,312	150,351,001	37,497	96,591,806
10,714	26,059,014	12,449	22,103,406	9,274	24,219,045
80,100	64,975,000	7,531	15,808,004	4,467	11,000,262
1,913	7,465,500	1,361	14,235,460	611	2,528,657
502,514	771,507,770	54,678	156,000,311	20,197	195,510,726
100,700	240,597,569	20,444	56,706,291	12,770	33,256,025
12,863	30,231,800	5,619	4,319,537	4,879	6,454,675
49,521	120,507,075	20,079	66,002,140	18,715	56,511,496
22,797	36,351,010	5,899	23,011,309	5,899	19,805,500
15,642	10,071,934	6,300	11,678,043	4,156	7,204,695
35,665	84,929,038	4,018	14,610,405	2,240	8,088,743
17,132	26,264,727	7,907	31,814,178	7,818	25,491,250
2,259,414	250,940,807	25,303	55,790,220	19,802	11,414,852
391	602,437	1,946,456	12,918,462	963,459	115,901,244
1,049	1,620,797	192	195,904	44	65,000
30,785	86,304,580	2,029,947	725,003	231	277,600
62,402	201,618,230	494	1,608,810	1	1,000
1,002	2,890,995	8,209	17,296,401	4,180	14,265,719
45,741	73,311,300	121,505	669,291,109	10,724	890,808,696
15,800	25,212,541	414	730,010	213	697,611
19,405	42,790,250	14,018	20,476,007	6,052	17,627,107
19,022	11,811,109	5,678	8,003,104	3,719	7,473,000
24,543	49,020,047	2,658	6,002,366	2,658	6,002,366
		11,713	30,642,845	98	20,642,845
		6,490	7,391,440	4,203	9,029,780
7,707,426	\$5,419,678,101	3,961,573	\$ 7,819,397,241	2,91,000	\$ 1,491,621,105

TABLE No. 3—

NAME AND LOCATION OF COMPANY.	BY DEATH.		BY MATURITY.	
	Number.	Amount.	Number.	Amount.
Anna, Connecticut..... Life	1,287	\$ 2,319,524	810	\$ 959,102
..... Accident	7	11,400		
American Union, New York.....	11	56,000		
Bakers Life, New York.....	10	28,800		
Connecticut General, Connecticut.....	65	116,943	94	113,800
Equitable Mutual, Connecticut.....	1,369	\$ 5,616,908	245	\$ 493,790
..... Life	1,369	5,616,908	245	493,790
Equitable Life Assurance Society, New York.....	5,308	11,363,742	288	739,675
Germania, New York.....	909	1,153,511	379	514,598
Home, New York.....	261	457,134	39	95,858
Iowa Life, Iowa.....	11	17,808		
Life Insurance Company of St. Paul, Minn.....	38	57,500		
Manhattan, New York.....	430	1,169,412	86	\$ 95,718
Massachusetts Mutual, Massachusetts.....	347	499,079	79	121,611
Metropolitan Life, New York.... Life	197	230,714	1	1,000
..... Industrial	65,652	\$ 2,358,611		
Michigan Mutual Life, Michigan.....	118	235,000		
Mutual Life, New York.....	3,325	12,317,460	704	\$ 7,715,011
Mutual Benefit Life, New Jersey.....	1,163	\$ 3,839,563	136	149,371
National Life, Vermont.....	119	759,069	51	\$54,448
Norfolk Life—U. S. Branch, New York.....	18	61,000		27,550
New York Life, New York.....	2,517	\$ 8,395,298	543	\$ 6,023,519
Norfolk Life, New York.....	10	12,222,528	674	\$ 493,717
Pacific Mutual, California..... Life	15	198,721	23	\$ 31,478
..... Accident	51	80,456		
Penn Mutual, Pennsylvania.....	438	1,559,074	87	\$ 313,514
Flora's Mutual, Connecticut.....	440	745,210	121	130,570
Provident Life and Trust Company, Penn.....	3,325	77,153	131	\$ 68,999
Provident Savings Life, New York.....	111	1,708,724	1	28,000
Prudential Life Insurance Com. Life	164	\$ 37,312		
..... of America, New Jersey..... Industrial	40,022	\$ 2,266,428		
Regal Life and Annuity Company, Iowa.....	3	3,000		
..... Life	3	3,000		
Rocky Mt. Mutual Life, Iowa.....	6	8,450		
Savoy Trust Company, Philadelphia.....	1	1,400		
Travelers, Connecticut..... Life	107	\$ 380,998	88	\$ 120,435
..... Accident	109	400,818		
Union Central, Ohio.....	324	\$ 66,308	25	\$ 45,540
Union Mutual Life, Maine.....	278	\$ 50,574	131	\$ 134,779
Union Life of Nebraska.....	7	9,000		
United States Life, New York.....	57	\$ 71,385	2	\$ 28,000
United States (Industrial) Life, New York.....	5,418	289,123	220	
Washington Life, New York.....	389	\$ 74,775	220	\$ 37,445
Total.....	138,125	\$ 71,364,101	4,816	\$ 14,066,000

CONTINUED.

BALANCE OF TERMINATION.									
BY EXPEND.		BY RESERVE.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
741	1,751,230	1,300	2,277,230	2,000	5,577,650	272	504,000	1,000	2,213,212
10,161	90,000,000		38,000	291	1,271,500	10	502,000		1,520,000
		94	170,125	167	341,000		3,000	120	23,000
91	70,000	106	215,800	347	484,500	10	615,100	207	29,000
		690	1,543,000	1,126	2,502,100		1,601,900	229	107,500
			23,400		729,900		10,300		61,000
291	800,572	32,000	36,536,271	2,000	48,000,435		375,700	7,902	2,611,515
		911	100,800	2,013	2,448,000		737,700	807	1,275,542
		518	1,670,670	1,243	3,653,400		313,972	1,011	2,411,200
511	1,508,470	51	127,410	420	800,487	430	1,025,000	105	538,130
		10	32,000		941,800		7,500		2,145,847
		3	9,000	3,350	5,690,400	130	3,399,242	1,602	4,025,210
60	37,307	1,105	9,000,727	1,417	5,690,400		1,101,022	1,709	4,901,500
		20	420,000	7,000	2,542,000		825,000		419,200
8	0,000	20,250	1,405,150	1,144,500	175,344,340				
91	60,700	515	1,147,300	2,017	6,208,021	30	159,611	400	2,416,022
371	650,010	11,201	1,853,191	21,027	49,093,313	251	3,187,540		2,906,420
51	2,650,670	3,190	7,073,200	2,134	4,824,719			1,734	3,910,400
55	211,000	1,500	9,229,400	1,000	2,000,000	04	480,500	90	373,000
58	3,000								
279	1,173,100	5,102	10,114,710	30,175	70,000,810		71,71,897		7,707,980
379	2,400,000	3,114	6,117,000	1,050	2,000,230	34	4,934,500	2,821	2,800,000
		3	5,000	3,217	1,007,100		56,100	209	33,000
14,097	41,221,000	000	1,900,750	1,000	2,000,000		3,947,200	1,203	3,008,500
		8,000	3,014,400	3,147	7,533,000				
279	1,173,100	5,102	10,114,710	30,175	70,000,810		71,71,897		7,707,980
379	2,400,000	3,114	6,117,000	1,050	2,000,230	34	4,934,500	2,821	2,800,000
		3	5,000	3,217	1,007,100		56,100	209	33,000
14,097	41,221,000	000	1,900,750	1,000	2,000,000		3,947,200	1,203	3,008,500
		8,000	3,014,400	3,147	7,533,000				
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14,097	41,221,000	000	1,900,750	1,000	2,000,000		3,947,200	1,203	3,008,500
		8,000	3,014,400	3,147	7,533,000				
279	1,173,100	5,102	10,114,710	30,175	70,000,810		71,71,897		7,707,980
379	2,400,000	3,114	6,117,000	1,050	2,000,230	34	4,934,500	2,821	2,800,000
		3	5,000	3,217	1,007,100		56,100	209	33,000
14,097	41,221,000	000	1,900,750	1,000	2,000,000		3,947,200	1,203	3,008,500
		8,000	3,014,400	3,147	7,533,000				
279	1,173,100	5,102	10,114,710	30,175	70,000,810		71,71,897		7,707,980
379	2,400,000	3,114	6,117,000	1,050	2,000,230	34	4,934,500	2,821	2,800,000
		3	5,000	3,217	1,007,100		56,100	209	33,000
14,097	41,221,000	000	1,900,750	1,000	2,000,000		3,947,200	1,203	3,008,500
		8,000	3,014,400	3,147	7,533,000				
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379	2,400,000	3,114	6,117,000	1,050	2,000,230	34	4,934,500	2,821	2,800,000
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379	2,400,000	3,114	6,117,000	1,050	2,000,230	34	4,934,500	2,821	2,800,000
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14,097	41,221,000	000	1,900,750	1,000	2,000,000		3,947,200	1,203	3,008,500
		8,000	3,014,400	3,147	7,533,000				
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		8,000	3,014,400	3,147	7,533,000				
279	1,173,100	5,102	10,114,710	30,175	70,000,810		71,71,897		7,707,980
379	2,400,000	3,114	6,117,000	1,050	2,000,230	34	4,934,500	2,821	2,800,000
		3	5,000	3,217	1,007,100		56,100	209	33,000
14,097	41,221,000	000	1,900,750	1,000	2,000,000		3,947,200	1,203	3,008,500
		8,000	3,014,400	3,147	7,533,000				
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14,097	41,221,000	000	1,900,750	1,000	2,000,000		3,947,200	1,203	3,008,500
		8,000	3,014,400	3,147	7,533,000				
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		8,000	3,014,400	3,147	7,533,000				
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14,097	41,221,000	000	1,900,750	1,000	2,000,000		3,947,200	1,203	3,008,500
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		3	5,000	3,217	1,007,100		56,100	209	33,000
14,097	41,221,000	000	1,900,750	1,000	2,000,000		3,947,200	1,203	3,008,500
		8,000	3,014,400	3,147	7,533,000				
279	1,173,100	5,102	10,114,710	30,175	70,000,810		71,71,897		7,707,980
379	2,400,000	3,114	6,117,000	1,050	2,000,230	34	4,934,500	2,821	2,800,000
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14,097	41,221,000	000	1,900,750	1,000	2,000,000		3,947,200	1,203	3,008,500
		8,000	3,014,400	3,147	7,533,000				
279	1,173,100	5,102	10,114,710	30,175	70,000,810		71,71,897		7,707,980
379	2,400,000	3,114	6,117,000	1,050	2,000,230	34	4,934,500	2,821	2,800,000
		3	5,000	3,217	1,007,100		56,100	209	33,000
14,097	41,221,000	000	1,900,750	1,000	2,000,000		3,947,200	1,203	3,008,500
		8,000	3,014,400	3,147	7,533,000				
279	1,173,100	5,102	10,114,710	30,175	70,000,810		71,71,897		7,707,980
379	2,400,000	3,114	6,117,000	1,050	2,000,230	34	4,934,500	2,821	2,800,000
		3	5,000	3,217	1,007,100		56,100	209	33,000
14,097	41,221,000	000	1,900,750	1,000	2,000,000		3,947,200	1,203	3,008,500
		8,000	3,014,400	3,147	7,533,000				
279	1,173,100	5,102	10,114,710	30,175	70,000,810		71,71,897		7,707,980
379	2,400,000	3,114	6,117,000	1,050	2,000,230	34	4,934,500	2,821	2,800,000
		3	5,000	3,217	1,007,100		56,100	209	33,000
14,097	41,221,000	000	1,900,750	1,000	2,000,000		3,947,200	1,203	3,008,500
		8,000	3,014,400	3,147					



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DETAILED STATEMENTS  
OF  
ASSESSMENT ASSOCIATIONS.

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# ANNUAL STATEMENT

For the term ending February 28, 1896, of the condition of the

## ACME LIFE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, HORACE SEELY.

Secretary, ROBERT SMITH.

[Incorporated January 4, 1895. Commenced business May 4, 1895.]

Principal office, Marshalltown, Iowa.

### BALANCE SHEET.

Amount of net or invested assets February 28, 1896.....None.

### INCOME DURING THE TERM ENDING FEBRUARY 28, 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....\$ 2,495.00

Annual dues as per contract, without any deductions whatever.....None.

Assessments: Mortuary, \$443.50; expense, \$493.21; total.....936.71

Medical examiner's fees paid by applicant.....None.

Total paid by members.....\$ 3,431.71

Interest, none; rent.....None.

Advances to agents repaid.....None.

Cash received from all other sources.....None.

(Assessments paid in advance, none.)

Total income.....\$ 3,431.71

Total net resources.....\$ 3,431.71

### DISBURSEMENTS DURING THE TERM ENDING FEBRUARY 28, 1896.

Losses and claims.....None.

Advanced payments returned to rejected applicants.....None.

Total paid to members.....\$ 3,431.71

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....2,495.00

Commissions paid or allowed for collecting assessments.....None.

Salaries of managers and agents not paid by commissions.....None.

Salaries of officers, \$300; other compensation of officers, none; total.....330.00

Salaries and other compensation of office employees.....None.

Medical examiner's fees, whether paid direct by members or otherwise.....None.

Rent, \$145.66; taxes, none; advertising and printing, \$17.45; total 163.11



Advanced to officers and agents to be repaid out of future salaries or commissions..... None.  
 All other items..... None.  
 (Advanced assessments applied, included above, none.)  
 (Total expenses, \$2,988.21.)

Total disbursements..... \$ 2,988.21  
 Balance..... \$ 443.50

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.  
 Loans on mortgages (first liens) on real estate..... None.  
 Loans secured by pledge of bonds, stocks or other marketable collateral..... None.  
 Cost value of bonds and stocks owned absolutely..... None.  
 Agents' ledger balances..... None.  
 Cash in office..... \$ 186.00  
 Cash deposits in banks on emergency or reserve fund account..... \$ 257.50  
 Total net or invested assets..... \$ 443.50  
 Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... None.  
 Total net or invested assets, less depreciation..... \$ 443.50

## NON-INVESTED ASSETS.

Interest due, none; accrued, none; total..... None.  
 Rents due, none; accrued, none; total..... None.  
 Market value of real estate over cost and incumbrances..... None.  
 Market value of bonds and stocks over cost..... None.  
 Total non-invested assets..... None.  
 Gross assets..... \$ 443.50

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, none)..... None.  
 Taxes due and accrued..... None.  
 Salaries, rents and office expenses due and accrued..... None.  
 Borrowed money, none; interest accrued on same..... None.  
 Advance assessments, none; bonus or dividend obligations, none; total..... None.  
 All other (not including contingent mortality)..... None.  
 Total actual liabilities..... None.  
 Balance, net assets..... \$ 443.50

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due..... None.  
 Mortuary assessments, due and unpaid..... None.  
 Mortuary assessments, not yet called for losses unadjusted, none; related, none; reported, none; total..... None.  
 Total due from members..... None.  
 Deduct estimated cost of collection..... None.  
 Net amount due from members..... None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, none)..... None.  
 Losses in process of adjustment (number of claims, none)..... None.  
 Losses reported (number of claims, none)..... None.  
 Losses related (number of claims, none)..... None.  
 All other contingent liabilities..... None.  
 Total contingent mortality liabilities..... None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1905.	
	Number.	Amount.
Policies or certificates in force December 31, 1905.....	None	None
Policies or certificates written during the term ending February 23, 1906.....	499	\$ 409,000.00
Total.....	499	\$ 409,000.00
Deduct number and amount which have ceased to be in force during the term ending February 23, 1906.....	246	\$ 246,000.00
Total policies or certificates in force February 23, 1906.....	253	\$ 253,000.00
Losses and claims on policies or certificates unpaid December 31, 1905.....	None	None
Losses and claims on policies or certificates incurred during the term ending February 23, 1906.....	None	None
Total.....	None	None
Losses and claims on policies or certificates paid during the year 1905.....	None	None
Policies or certificates terminated by death during 1905.....	None	None
Policies or certificates terminated by lapse during the term ending February 23, 1906.....	246	\$ 246,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. One thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessment on age at entry.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay death losses by virtue of the articles of incorporation. What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two hundred and fifty-three dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## AMERICAN TEMPERANCE LIFE INSURANCE ASSOCIATION,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, FRANK DELANO.

Secretary, GEO. E. GODWARD.

[Incorporated ..... 18. Commenced business December, 1890.]

Principal office, 253 Broadway, New York city.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....\$ 13,493.28

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....\$ 13,471.25

Annual dues as per contract, without any deduction whatever.....\$ 13,471.25

Assessments: Mortuary, \$64,536.75; expense, \$10,627.80; total.....\$ 75,164.55

Medical examiner's fees paid by applicants.....\$ 1,736.00

Total paid by members.....\$ 89,471.80

Interest, \$164.31; rent, none; total.....\$ 164.31

Advances to agents repaid.....None.

Cash received from all other sources.....\$ 197.00

(Assessments paid in advance, none.)

Total income.....\$ 89,833.40

Total net resource: \$.....\$ 103,326.77

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims.....\$ 50,015.75

Advanced payments returned to rejected applicants.....None.

Total paid to members.....\$ 50,015.75

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....\$ 11,419.73

Commissions paid or allowed for collecting assessments.....\$ 4,240.00

Salaries of managers and agents not paid by commissions.....\$ 1,800.00

Salaries of officers, \$4,000; other compensation of officers, none;

total.....\$ 4,000.00

Salaries and other compensation of office employees.....\$ 3,516.15

Medical examiner's fees, whether paid direct by members or otherwise.....\$ 1,736.00

Rent, \$1,000; taxes, \$1,163.11; advertising and printing, \$1,600.00;

total.....\$ 5,861.16

Advanced to officers and agents to be repaid out of future salaries or commissions.....None.  
All other items, viz.:  
Legal expense and investigations, etc.....\$ 1,513.71  
Postage.....\$ 2,500.00  
(Advanced assessments applied, included above, none.)  
(Total expenses, \$38,789.49.)

Total disbursements.....\$ 88,592.49

Balance.....\$ 14,734.28

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....None.  
Loans on mortgages (first liens) on real estate.....None.  
Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.  
Cost value of bonds and stocks owned absolutely.....None.  
Agents' ledger balances.....None.  
Cash in office.....\$ 594.49  
Cash deposits in banks on emergency or reserve fund account:  
Farmers Loan and Trust company.....\$ 13,176.95  
All other deposits:  
Chatham National bank.....\$ 962.84

Total net or invested assets.....\$ 14,734.28

Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....None.

Total net or invested assets, less depreciation.....\$ 14,734.28

## NON-INVESTED ASSETS.

Interest due, none; accrued, none; total.....None.  
Rents due, none; accrued, none; total.....None.  
Market value of real estate over cost and incumbrances.....None.  
Market value of bonds and stocks over cost.....None.

Total non-invested assets.....None.

Gross assets.....None.

## LIABILITIES.

Losses adjusted, due and unpaid.....None.  
Taxes due and accrued.....None.  
Salaries, rents and office expenses due and accrued.....None.  
Borrowed money, none; interest accrued on same, none; total.....None.  
Advanced assessments, none; bonus or dividend obligations, none; total.....None.  
All other (not including contingent mortuary).....None.

Total actual liabilities.....None.

Balance, net assets.....\$ 14,734.28

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....\$ 6,035.46

Mortuary assessments, due and unpaid.....\$ 2,631.78

Mortuary assessments, not yet called for losses unadjusted, \$16,500; resisted, \$5,000; reported, none; total.....\$ 21,500.00

Total due from members.....\$ 29,567.24

Deduct estimated cost of collection.....\$ 2,500.00

Net amount due from members.....\$ 27,067.24



## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 7).....	\$ 16,500.00
Losses realized (number of claims, 3).....	3,000.00
Total contingent mortuary liabilities.....	\$ 21,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS IN 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1894.....	3,459	\$ 6,308,500	18	\$ 21,000
Policies or certificates written during the year 1895.....	868	1,535,500	5	14,000
Total.....	4,327	\$ 7,844,000	23	\$ 35,000
Deduct number and amount which have ceased to be in force during 1895.....	576	918,500	4	13,500
Total policies or certificates in force December 31, 1895.....	3,751	\$ 6,925,500	19	\$ 21,500
Losses and claims on policies or certificates unpaid December 31, 1894.....	7	19,500		
Losses and claims on policies or certificates incurred during year 1895.....	26	54,000		
Total.....	33	\$ 74,000		
Losses and claims on policies or certificates paid during the year 1895.....	23	49,812		
Policies or certificates terminated by death during 1895.....	26	54,000		
Policies or certificates terminated by lapse during 1895.....	650	864,500		

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes; emergency fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes; for contesting, investigating and settling claims; for collecting assessments.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Yes; from reserve fund dividends to reduce premiums.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience table of mortality; at age of entry; rates to be increased if necessary.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirteen thousand, one hundred and seventy-six dollars and ninety-five cents.

For what purpose, how is it created and where deposited?

Answer. To be used in paying death claims if needed; if not, to be used in decreasing number or amount of assessments; persistent members.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers are elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member.

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Yes.

For what purpose are assessments made, and under what authority?

Answer. For paying claims and expenses of association. Laws of the state of New York and by-laws of the association.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Nine thousand, four hundred and sixty-one dollars and ten cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## AMERICAN MASONIC ACCIDENT ASSOCIATION,

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, JAMES SMITH.

Secretary, F. FREMONT REED.

[Incorporated January 25, 1890. Commenced business March 1, 1890.]

Principal office, 307 Masonic Temple, Minneapolis, Minn.

Attorney for service of process in Iowa, C. G. McCarthy.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 13,342.37

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 6,295.00

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Indemnity, \$18,874.67; expense, \$9,334.77; total..... 28,209.44

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 34,504.44

Interest, none; rent, none; total..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz.: Cash in hands of collectors and since received..... 900.50

Total income..... \$ 35,404.94

Total net resources..... \$ 48,674.31

## DISBURSEMENTS DURING THE YEAR 1935.

Losses and claims.....	\$ 17,489.78
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 17,489.78
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	6,739.00
Commissions paid or allowed for collecting assessments.....	1,003.17
Salaries of managers and agents not paid by commissions.....	244.00
Salaries of officers, \$3,397.33; other compensation of officers, none; total.....	3,397.33
Salaries and other compensation of office employees.....	1,659.75
Medical examiner's fees, whether paid direct by members or otherwise.....	25.00
Rent, \$528; taxes, none; advertising and printing, \$899.53; total.....	1,427.53
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz.: Sundry office expenses, \$104.50; insurance commissioners fees, \$210; postage \$509.97; interest \$14.89; traveling expenses, \$345.67; legal fees, \$678.61; furniture and fixtures, \$85.50; total.....	1,923.14
Rules payable, \$9,000; loss on Lang judgment, \$1,732.64; total.....	7,732.64
(Total expenses, \$16,441.52.)	

Total disbursements.....	\$ 41,653.94
Balance.....	\$ 7,010.37

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	3,076.97
Cash deposits in banks on emergency or reserve fund account.....	None.
Cash in hands of collectors and since received.....	600.00
All other deposits: Irish-American bank.....	1,032.90
Total net or invested assets.....	\$ 7,010.37
Total net or invested assets, less depreciation.....	\$ 7,010.37

## NON-INVESTED ASSETS.

Interest due, none; accrued, none; total.....	None.
Rents due, none; accrued, none; total.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Furniture and fixtures.....	620.00
Total non-invested assets.....	\$ 620.00
Gross assets.....	\$ 7,630.37

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, none; bonus or dividend obligations.....	None.
All other (not including contingent mortality).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	None.

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity assets, called and not yet due.....	\$ 12,328.00
Indemnity assets, due and unpaid.....	None.
Indemnity assets, not yet called for losses unadjusted, none; reslated, \$1,650; reported, none; total.....	1,650.00
Total due from members.....	\$ 13,978.00
Deduct estimated cost of collection.....	400.00
Net amount due from members.....	\$ 13,478.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	None.
Losses in process of adjustment (number of claims, 50).....	\$ 3,492.35
Losses reported.....	None.
Losses reslated (number of claims 2).....	1,650.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 5,142.35

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1935.		BUSINESS IN IOWA DURING 1935.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1934.....	3,028	\$13,383,750.00	203	\$ 897,000.00
Policies or certificates written during the year 1935.....	1,239	5,038,000.00	34	136,000.00
Total.....	4,267	\$18,421,750.00	237	\$ 1,033,000.00
Deduct number and amount which have ceased to be in force during 1935.....	1,230	4,981,100.00	64	261,700.00
Total policies or certificates in force December 31, 1935.....	3,037	\$13,440,650.00	173	\$ 771,300.00
Losses and claims on policies or certificates unpaid December 31, 1934.....	1	5,000.00		
Losses and claims on policies or certificates incurred during year 1935.....	238	12,486.78	14	1,367.35
Total.....	239	\$ 17,489.78	14	\$ 1,367.35
Losses and claims on policies or certificates paid during the year 1935.....	239	17,489.78	14	1,367.35
Policies or certificates terminated by death during 1935.....	6	12,500.00		
Policies or certificates terminated by lapse during 1935.....	1,234	4,986,000.00	64	261,700.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars in case of death by accident.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.



In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes; directors. Officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. For payment of death and disability claims and expenses of management, as ordered by board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. No classes; \$12,225.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

### AMERICAN MUTUAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of Wisconsin, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, J. D. CAMPBELL.

Secretary, W. P. HOBART.

[Incorporated May, 1888. Commenced business March, 1889.]

Principal office, Oshkosh, Wis.

Attorney for service of process in Iowa, E. C. Barber, Cedar Rapids.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 11,753.16

#### INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 11,640.00

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$25,245.48; expense, \$19,830; total..... 42,075.48

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 53,715.48

Interest..... 561.31

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, none.)

Total income..... \$ 54,276.79

Total net resources..... \$ 66,029.95

#### DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 27,720.02

Advanced payments returned to members as dividends..... 1,368.41

Total paid to members..... \$ 29,157.43

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 11,540.00

Commissions paid or allowed for collecting assessments..... 233.57

Salaries of managers and agents not paid by commissions..... 1,739.80

Salaries of officers, none; other compensation of officers, \$5,117.64; total..... 5,117.64

Salaries and other compensation of office employees..... 2,354.55

Medical examiner's fees, whether paid direct by members or otherwise..... None.

Rent, \$29.56; taxes, office advertising and printing, \$64.15; total..... 1,044.11

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz.: Legal expenses, \$19,132; postage, \$799.35; agents' commissions, \$1,134.47; total..... 2,837.94

Incidental expense account..... 1,177.13

Charged during the year to loss and gain from agents' balance..... 112.92

(Advanced assessments applied, none)

(Total expenses, \$25,573.47.)

Total disbursements..... \$ 55,532.96

Balance..... \$ 10,437.00

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.

Loans on mortgages (first liens) on real estate..... \$ 7,150.00

Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... 1,000.00

Agents' ledger balances..... 867.49

Cash in office..... 87.11

Cash deposits in banks on emergency or reserve fund account: German National Bank, Oshkosh, Wis..... 352.56

All other deposits..... None.

Bills receivable..... 1,539.80

Total net or invested assets..... \$ 10,497.05

Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 10,497.05

#### NON-INVESTED ASSETS.

Interest due, none; accrued, \$136.63; total..... \$ 136.63

Rents due, none; accrued, none; total..... None.

Furniture and fixtures..... 434.32

Market value of real estate over cost and incumbrances..... None.

Market value of bonds and stocks over cost..... None.

Total non-invested assets..... \$ 571.15

Gross assets..... \$ 11,068.20

#### LIABILITIES.

Losses adjusted, due and unpaid (number of claims, none)..... None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... None.

Borrowed money, none; interest accrued on same, none; total..... None.

Advance assessments, none; bonus or dividend obligations, none; total.....	None.
All other not including contingent mortality.....	None.
Total actual liabilities.....	None.
Balance, net assets.....	None.
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Mortuary assessments, called and not yet due.....(Estimated) \$	3,180.00
Mortuary assessments, due and unpaid.....(Cannot state)	
Mortuary assessments, not yet called for losses unadjusted, \$222; resisted, \$1,573; reported, \$1,573; total.....	9,582.00
Total due from members.....	\$ 12,762.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 12,762.00
CONTINGENT MORTUARY LIABILITIES.	
Losses adjusted, not yet due (number of claims 4 limb losses), paid in monthly installments.....	\$ 1,133.34
Losses in process of adjustment (number of claims 6, indemnity claims).....	232.00
Losses reported (number of claims, 45).....(Estimated)	1,275.00
Losses resisted (number of claims, 6).....	7,775.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 10,735.34

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	3,093	\$6,073,800.00	210	\$ 475,150.00
Policies or certificates written during the year 1895.....	3,328	4,069,000.00	310	723,550.00
Total.....	6,421	\$10,142,800.00	520	\$ 1,198,700.00
Deduct number and amount which have ceased to be in force during 1895.....	2,987	4,531,700.00	296	568,100.00
Total policies or certificates in force December 31, 1895.....	3,434	\$ 5,611,100.00	224	\$ 629,600.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	10	7,649.95	None	None
Losses and claims on policies or certificates incurred during the year 1895.....	584	20,106.47	30	1,649.08
Total.....	594	\$ 27,756.42	None	None
Losses and claims on policies or certificates paid during the year 1895.....	894	27,756.03	30	\$ 1,649.08
Policies or certificates terminated by death during 1895.....	2	1,971.00	None	None

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars maximum certificate; 2,004 members.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Amount to be paid contingent upon the same being realized from premium payments; excess over cost retained as dividend.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Premium payments used for payment of claims and expenses. Expense account cannot exceed 40 per cent of premiums received.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Provision is made for surplus to be returned to members at expiration of five-year term of membership.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. According to hazard of occupation.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eight thousand one hundred and fifty dollars.

For what purpose, how is it created and where deposited?

Answer. For the payment of excessive losses. From premium payments. First mortgage securities.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors elected at annual meeting of members. Officers elected by board of directors annually.

Is a medical examination required before issuing a certificate to applicants?

Answer. Not on accident policy.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. None, unless insurable interest is shown.

For what purpose are assessments made, and under what authority?

Answer. For payment of losses and expenses. Under by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Nine thousand five hundred and twenty dollars.



## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## ANCIENT ORDER OF UNITED WORKMEN OF IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Grand Master, L. T. HANKE.

Secretary, H. B. WHITE.

[Incorporated June 14, 1874. Commenced business February, 1874.]

Principal office, Waterloo, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 1,360.45

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deductions..... None.

Annual dues as per contract, without any deduction whatever..... \$ 12,864.40

Assessments: mortuary, \$106,422.81; expense, \$.....; total..... 106,422.81

Medical examiner's fees paid by applicant..... 173.45

Total paid by members..... \$ 120,459.66

Interest, \$.....; rent, \$.....; None.

Advances to agents repaid..... None.

Cash received from all other sources, viz: Supplies..... 80.25

Assessments paid in advance, none.)

Total income..... \$ 120,539.91

Total net resources..... \$ 250,989.40

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 197,000.00

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 197,000.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 429.00

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... 3,429.44

Salaries of officers, \$1,754.56; other compensation of officers, \$.....; total..... 3,754.56

Salaries and other compensation of office employees..... 749.70

Medical examiner's fees, whether paid direct by members or otherwise..... 173.45

Rent, \$100; taxes, \$.....; advertising and printing, \$1,171.25; total..... 1,271.25

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz: Attorney fees, \$1,121.30; finance committee fees, \$172.40; supplies, \$108.90; incidental expenses, \$107.94; postage, \$419.51; total..... \$ 2,930.05  
(Total expenses, \$12,492.02.)

Total disbursements..... \$ 300,492.40

Balance..... \$ 1,360.45

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances..... None.

Loans on mortgages (first liens) on real estate..... None.

Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... None.

Cash in office in banks on emergency or reserve fund account..... None.

All other deposits: Citicorp National Bank..... \$ 1,360.45

Total net or invested assets..... \$ 1,360.45

## NON-INVESTED ASSETS.

Interest due and accrued..... None.

Rents due and accrued..... None.

Market value of real estate over cost and encumbrances..... None.

Market value of bonds and stocks over cost..... None.

Gross assets..... \$ 1,360.45

## LIABILITIES.

Losses adjusted, due and unpaid..... None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... None.

Borrowed money and interest accrued on same..... None.

Advance assessments and bonus or dividend obligations..... None.

All other (not including contingent mortuary)..... None.

Balance, net assets..... \$ 1,360.45

## CONTINGENT MORTUARY ASSETS (ON RESOURCES).

Mortuary assessments called and not yet due..... \$ 17,000.00

Mortuary assessments due and unpaid, awaiting appointment of guardian..... 2,000.00

Mortuary assessments not yet called for losses undischarged, \$.....; reported, \$4,000; reported, \$.....; total..... 4,000.00

Total due from members..... \$ 23,000.00

Net amount due from members..... \$ 21,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 8)..... \$ 17,000.00

Losses in process of adjustment (number of claims 1)..... 2,000.00

Losses reported..... None.

Losses resisted (number of claims 2)..... 4,000.00

All other contingent liabilities..... None.

Total contingent mortuary liabilities..... \$ 21,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	7,413	\$ 14,503,000	7,413	\$ 14,503,000
Policies or certificates written during the year 1895.....	554	885,000	554	885,000
Renewals, 1895.....	142	212,000	142	212,000
Total.....	8,109	\$ 15,600,000	8,109	\$ 15,600,000
Deduct number and amount which have ceased to be in force during 1895.....	617	1,322,000	617	1,322,000
Total policies or certificates in force December 31, 1895.....	7,492	\$ 14,278,000	7,492	\$ 14,278,000
Losses and claims on policies or certificates unpaid December 31, 1894.....	11	22,000	11	22,000
Losses and claims on policies or certificates incurred during the year 1895.....	100	199,000	100	199,000
Total.....	111	\$ 221,000	111	\$ 221,000
Losses and claims on policies or certificates paid during the year 1895.....	99	197,000	99	197,000
Policies or certificates terminated by death during 1895.....	109	199,000	109	199,000
Policies or certificates terminated by lapse during 1895.....	577	1,032,000	577	1,032,000

## MISCELLANEOUS QUESTIONS.

- What is the maximum amount of the certificate or certificates issued on any one life?
- Answer. Two thousand dollars.
- Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
- Answer. No.
- Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?
- Answer. No.
- Does the association or company issue endowment certificates or policies or under-take and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?
- Answer. No.
- In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?
- Answer. Graded.
- If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment?
- Answer. Combined Health and Mortality. On age at date of assessment.
- Has the society an emergency or reserve fund?
- Answer. No.
- Are the officers and directors elected at annual meeting of members?
- Answer. No.
- If not, how are they selected?
- Answer. At biennial session of grand lodge. Composed of delegates from each subordinate lodge.
- Is a medical examination required before issuing a certificate to applicants?
- Answer. Yes.
- Are certificates issued to persons other than the families or heirs of the member?
- Answer. No.
- Are assignments of certificates to other than such persons allowed?
- Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay death losses; under authority of laws of the order. All calls made by order of the finance and executive committees.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Nine thousand three hundred and fifty dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## BANKERS ACCIDENT INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, H. B. HAWLEY.

Secretary, W. E. STATLER.

[Incorporated March 30, 1894. Commenced business May 8, 1894.]

Principal office, Des Moines, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 21,128.21

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 23,020.00

Annual dues as per contract, without any deduction whatever..... 5,319.00

Assessments: Mortuary, \$14,792.45; expense, \$1,303.15; total..... 19,612.60

Membership and premium notes and cash items..... 12,227.55

Total paid by members..... \$ 60,399.15

Interest, none; rent, \$57.50; total..... 57.50

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, none.)

Total income..... \$ 60,399.65

Total net resources..... \$ 82,024.89

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 9,328.50

Advanced payments returned to rejected applicants, including cancellations..... 2,802.79

Total paid to members..... \$ 12,381.29

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 6,053.34

Commissions paid or allowed for collecting assessments..... 504.01

Salaries of managers and agents not paid by commissions..... 1,445.50

Salaries of officers, \$3,276; other compensation of officers, none; total..... 3,276.00

Salaries and other compensation of office employees..... 1,508.00

Medical examiner's fees, whether paid direct by members or otherwise..... 270.00



Rent, \$36; taxes, \$3.73; advertising and printing, \$1,533.21; total.....	1,933.94
Advanced to officers and agents to be repaid out of future salaries or commissions.....	2,021.03
All other items, viz:	
Agents' traveling expenses, \$447.34; office fixtures, \$13.70; total.....	461.04
Discount, \$135; traveling expenses, \$965.19; office supplies, etc., \$494.94; total.....	1,595.04
Postage, \$341.50; interest, \$7.40; legal fees, \$271.95; total.....	620.85
Agency expenses, \$169; investigating and adjusting claims, \$113.11, total.....	273.11
(Advanced assessments applied, included above, none.)	
Total expenses, \$19,614.56.)	

Total disbursements.....	\$ 31,903.85
Balance.....	\$ 50,029.04

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collateral.....	None.
Premium notes.....	None.
Cost value of bonds and stocks owned absolutely.....	\$ 5,368.30
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account.....	None.
Membership notes.....	None.
Cash items.....	23,346.50
All other deposits: Peoples Savings Bank.....	4,947.75
Total net or invested assets.....	11,163.91
Deduct depreciation of assets to bring same to market value (premium notes), and agents' balance unsecured.....	50,029.04
Total net or invested assets, less depreciation.....	679.90

## NON-INVESTED ASSETS.

Interest due, none; accrued none; total.....	None.
Rents due, none; accrued, none; total.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.
Gross assets.....	49,350.01

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, none).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, none; bonus or dividend obligations, none; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	None.

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted, none; reported, none; total.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	None.

## CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses adjusted, not yet due (number of claims, none).....	None.
Losses in process of adjustment (number of claims, none).....	None.
Losses reported (number of claims, 23, estimated).....	\$ 1,906.43
Losses resisted (number of claims, 1), shown in reports of 1893-1894 (estimated).....	750.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 2,716.43

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	2,012	\$ 5,025,500.00	1,876	\$ 9,030,000.00
Policies or certificates written during the year 1895 (includes 31 changed and substitutes issued).....	2,386	\$ 9,395,500.00	1,421	\$ 5,613,500.00
Total.....	4,398	\$10,065,000.00	3,297	\$14,643,500.00
Deduct number and amount which have ceased to be in force during 1895.....	1,353	7,870,500.00	1,048	5,608,000.00
Total policies or certificates in force December 31, 1895.....	3,045	\$11,211,500.00	2,249	\$ 9,035,500.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	9	518.56	9	518.56
Losses and claims on policies or certificates incurred during the year 1895.....	221	9,009.94	180	8,115.65
Total.....	330	\$ 9,528.50	189	\$ 8,634.21
Losses and claims on policies or certificates paid during the year 1895.....	230	9,528.50	189	8,634.21
Policies or certificates terminated by death during 1895.....	None	None	None	None
Policies or certificates terminated by lapse and cancellation during 1895.....	1,353	7,870,500.00	1,048	5,608,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose.

Answer. Twenty-five per cent for expenses.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No.

Has the society an emergency fund? What is the amount thereof?

Answer. No; except by accumulations now amounting to \$49,350.04.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?  
 Answer. No.  
 For what purpose are assessments made, and under what authority?  
 Answer. For payment of claims and expenses. Authority vested in the executive committee.  
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?  
 Answer. A quarterly call would produce \$3,661.25.

## ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

## BANKERS ALLIANCE OF CALIFORNIA,

Organized under the laws of the State of California, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, E. P. JOHNSON.

Secretary, J. N. RUSSELL, JR.

[Incorporated August 15, 1883. Commenced business October 1, 1888.]

Principal office, 118 Court street, Los Angeles, California.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 44,436.37

## INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....None.

Annual dues as per contract, without any deduction whatever.....None.

Assessments and payments on notes.....None.

Medical examiner's fees paid by applicant.....None.

Total paid by members.....\$ 174,118.29

Interest.....\$ 174,118.29

Advances to agents repaid.....\$ 638.12

Cash received from all other sources, viz.....None.

(Assessments paid in advance, \$.....None.

Total income.....176,816.48

Total net resources.....\$ 221,234.85

## DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims.....\$ 80,744.10

Advanced payments returned to rejected applicants.....None.

Total paid to members.....\$ 80,744.10

Commission and fees paid or allowed to agents on account of fees and dues.....30,438.86

Commissions paid or allowed for collecting assessments, premiums and reserve fund notes.....2,900.25

Salaries of managers and agents not paid by commissions.....None

Salaries of officers and trustees.....\$ 14,180.00

Salaries and other compensation of office employees.....8,450.00

Medical examiner's fees paid by association.....12,502.85

Rent, \$2,984.79; taxes and licenses, \$1,715.49; advertising and printing, \$8,545.82; total.....13,250.01

Advanced to agents to be repaid out of future commissions.....8,811.69

All other items, viz.: Traveling, \$3,744.50; office expenses and incidentals, \$1,324.73; total.....8,069.23

Postage, \$1,808.17; attorney's fees, \$1,475.70; total.....3,081.87

Office furniture and fixtures.....385.75

(Advanced assessments applied, included above, none.)

(Total expenses \$61,131.30.)

Total disbursements.....\$ 173,281.15

Balance.....\$ 48,973.70

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....None.

Loans on mortgages (first liens) on real estate.....None.

Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.

Cost value of bonds and stocks owned absolutely.....None.

Agents' ledger balances.....None.

Cash in office.....\$ 1,762.05

Cash deposits in bank on mortuary surplus account.....37,211.65

Deposited with state treasurer of California for the protection of certificate holders.....10,800.00

All other deposits.....None.

Total net or invested assets.....\$ 48,973.70

Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....None.

Total net or invested assets, less depreciation.....\$ 48,973.70

## NON-INVESTED ASSETS.

Reserve fund notes.....\$ 92,789.09

Bills receivable.....7,016.97

Advances to agents.....2,447.55

Office furniture and fixtures, present value.....1,500.00

Total non-invested assets.....\$ 103,752.11

Gross assets.....\$ 152,725.81

## LIABILITIES.

Losses adjusted and unpaid (number of claims.....).....None.

Taxes due and accrued.....None.

Salaries, rents and office expenses due and accrued.....None.

Borrowed money, none; interest accrued on same, none; total.....None.

Advanced assessments, none; bonus or dividend obligations, none; total.....None.

All other (not including contingent mortuary, viz.....).....None.

Total actual liabilities.....None.

Balance, net assets.....\$ 152,725.81

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....None.

Mortuary assessments due and unpaid.....None.

Mortuary assessments not yet called for losses unpaid.....\$ 40,651.23

Total due from members.....\$ 40,651.23

Deduct estimated cost of collection.....None.

Net amount due from members.....\$ 40,651.23



## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims .....)	None.
Losses in process of adjustment (number of claims .....)	None.
Losses reported (number of claims ?) .....	\$ 22,000 00
Losses resisted (number of claims ?) .....	5,000 00
All other contingent liabilities .....	None.

Total contingent mortuary liabilities..... \$ 27,000 00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894, including 434 accident policies, 3,167,500	4,259	\$10,500,500.00	183	\$ 497,500.00
Policies or certificates written during the year 1895.....	5,670	14,415,250.00	112	283,500.00
Total, including 108 accident policies 755,000.....	9,929	\$25,027,750.00	295	\$ 781,000.00
Deduct number 8450 persons which have ceased to be in force during 1895, including 434 accident policies 2,627,500.....	2,701	6,888,000.00	54	197,500.00
Total policies or certificates in force December 31, 1895.....	7,228	\$18,139,750.00	239	\$ 583,500.00
Losses and claims on policies or certificates unpaid December 31, 1894, death losses.....	4	10,000.00	None.	.....
Losses and claims on policies or certificates incurred during 1895.....	21	49,500.00	None	.....
Total: disability, accident claims 265.....	265	21,214 10	11	429.65
Losses and claims on policies or certificates paid during 1895.....	268	\$ 80,744.10	11	\$ 429.65
Policies or certificates terminated by death during 1895, including 108 accident policies 755,000.....	22	70,500.00	None.	.....
Policies or certificates terminated by lapse during 1895.....	2,869	6,508,500 00	65	1,975 00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes. If assessments are insufficient, will be paid out of mortuary surplus. No endowments; dividends will be paid whenever surplus warrants.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes; expense requirements limited in new form of policy to \$5 per \$1,000 of insurance.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for.

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Premium rates (mortuary element) are based on the American experience tables rate, according to age at date of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof? For what purpose, how is it created, and where deposited?

Answer. Reserve fund, \$10,000, deposited with state treasurer of California, out of assets of the association, in trust for the contract holders of the association. Mortuary surplus \$97,311 68, deposited in banks.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. Trustees by the members and officers by the trustees.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No; except to creditors.

For what purpose are assessments made, and under what authority?

Answer. To provide for mortuary, accident, expense and emergency funds, by virtue of the articles of incorporation and by-laws, and under authority of contract issued to members.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. No separate classes. Total of one quarterly assessment amounts to \$42,312.96.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## BANKERS LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, EDWARD A. TERPFE.

Secretary, A. C. STILSON.

[Incorporated July 1, 1879. Commenced business, September 2, 1879.]

Principal office, Des Moines, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,694,261.40

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 55,196.36
Annual dues as per contract, without any deduction whatever.....	108,746.31
Assessments: Mortuary, \$267,478.22; expense, \$ ..... total.....	267,478.22
Guarantee deposits.....	367,399.00
Medical examiner's fees paid by applicant.....	None.
Total paid by members.....	\$ 898,820.41

Interest, \$81,716.58; rent, \$.....; total.....	\$ 81,716.58
Advances to agents repaid.....	622.17
Cash received from all other sources.....	None.
(Assessments paid in advance, \$1,381.00.)	
Total income.....	\$ 979,291.17
Total net resources.....	\$2,473,555.66

## DISBURSEMENTS DURING THE YEAR 1935.

Losses and claims.....	\$ 396,000.00
Guarantee deposits returned to beneficiaries of deceased members.....	7,732.00
Payments returned to rejected applicants and to members for canceled certificates.....	2,651.01
Total paid to members.....	\$ 376,383.02
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	54,514.85
Commissions paid to banks and allowed for collecting assessments.....	21,949.97
Salaries of managers and agents not paid by commissions.....	5,494.60
Salaries of officers, \$21,093.10; other compensation of officers.....	
\$.....; total.....	21,093.10
Salaries and other compensation of office employees.....	14,243.90
Medical examiner's fees, whether paid direct by members or otherwise.....	25,446.25
Rent, \$2,787.84; taxes, \$65.05; advertising and printing, \$5,410.27; total.....	8,263.36
Advanced to agents to be repaid out of future commissions.....	780.00
All other items, viz: State fees, \$1,130.25; postage, \$6,339.44; furniture and fixtures, \$2,339.15; legal expenses, \$855.91; telegrams, \$19.54; traveling expenses, \$699.02; express, freight and drayage, \$86.14; all other items, \$663.70; total.....	11,977.26
(Advanced assessments applied, included above, \$902.73.)	
(Total expenses, \$193,742.02.)	
Total disbursements.....	970,125.04
Balance.....	\$1,503,430.62

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$1,153,332.80
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	131,456.36
Guarantee notes on members in good standing.....	546,169.47
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
With Lyman Cook, treasurer, Burlington, Iowa, \$28,516.91;	
with P. M. Casady, assistant treasurer, Des Moines, Iowa,	
\$35,632.22; with sundry depository banks, \$7,251.36; with Mis-	
souri Insurance department, \$1,000; total.....	72,420.49
All other deposits.....	None.
Total net or invested assets.....	\$1,903,430.62
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	None.
Total net or invested assets, less depreciation.....	\$1,903,430.62

## NON-INVESTED ASSETS.

Interest due, \$.....; accrued, real estate loans, \$19,759.73; bonds, \$2,500.91; notes, \$5,500; total.....	\$ 30,760.64
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 30,760.64
Gross assets.....	\$1,934,191.26

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money.....	None.
Advance assessments, \$75.36; bonus or dividend obligations, \$.....; total.....	\$ 75.36
All other (not including contingent mortuary), viz: Individual deposits, income from which is applied to pay calls on members.....	1,900.00
Total actual liabilities.....	\$ 2,775.36
Balance, net assets.....	\$1,931,415.90

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 134,000.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, resisted and reported.....	None.
Total called but not due from members.....	\$ 134,000.00
Deduct estimated cost of collection.....	1,233.00
Net amount called but not due from members.....	\$ 132,767.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	None.
Losses in process of adjustment (number of claims 2).....	6,000.00
Losses reported (number of claims 7).....	18,000.00
Losses resisted (number of claims 3).....	10,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 34,000.00



## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1894....	28,648	\$ 58,236,000	8,831	\$ 17,692,000
Certificates reissued during 1895.....	48	10,000	11	22,000
Policies or certificates written during the year 1895.....	2,861	10,722,000	2,681	5,302,000
Total.....	39,554	\$ 79,108,000	11,523	\$ 23,046,000
Deduct number and amount which have ceased to be in force during 1895.....	2,355	4,710,000	550	1,100,000
Total policies or certificates in force December 31, 1895.....	37,199	\$ 74,398,000	10,973	\$ 21,946,000
Losses and claims on policies or certificates unpaid December 31, 1894.....	14	24,000	4	8,000
Losses and claims on policies or certificates incurred during the year 1895.....	187	374,000	60	120,000
Total.....	201	\$ 402,000	64	\$ 128,000
Losses and claims on policies or certificates paid during the year 1895.....	183	368,000	61	125,000
Claims reported, resisted last year, now barred.....	1	2,000		
Policies or certificates terminated by death during 1895.....	187	374,000	60	120,000
Certificates terminated by cancellation during 1895.....	59	118,000	19	38,000
Policies or certificates terminated by lapse during 1895.....	2,109	4,218,000	471	942,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Six thousand dollars: on ages from 18 to 35, three certificates of \$2,000 each; on ages from 36 to 50, two certificates of \$2,000 each; and on ages from 51 to 55, one certificate of \$2,000.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. The face value of certificate is secured by deposit with the state insurance department and the amount due is provided for by an assessment on the member levied pro rata upon the guarantee fund of the association.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. For no other purpose whatever.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Assessments are levied by a percentage on the guarantee deposit of the member, which is \$1 for each year of age at entrance.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One million, eight hundred and seventy-six thousand, three hundred and sixty-one dollars and sixteen cents.

For what purpose, how is it created and where deposited?

Answer. The Association has a guarantee fund of \$1,382,869, created by deposits at entrance, for the purpose of securing persistent membership, and a surplus fund of \$463,462.16, created from interest collected and forfeiture of guarantee deposits of lapsed members for the purpose of paying losses incurred in excess of a rate of ten deaths per annum per thousand members. One million, two hundred and eighty-four thousand, eight hundred and forty-nine dollars and sixty-six cents is deposited with the auditor of the state of Iowa pledged for the payment of claims arising under its certificates of membership; the balance is in process of collection and investment.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors are elected by vote of members and the officers by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No; except as stated below.

Are assignments of certificates to other than such persons allowed?

Answer. Benefit is made payable to the "wife, relative, legal representative, heir or legatee" of the member, as authorized by the laws of the state of Iowa.

For what purpose are assessments made, and under what authority?

Answer. For mortuary and expense funds, by resolution of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two thousand dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## BANKERS AND MERCHANTS LIFE ASSOCIATION OF ILLINOIS,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, JAMES W. STEVENS.

Secretary, EDWARD D. STEVENS.

(Incorporated September 21, 1893. Commenced business September 23, 1893.)

Principal office, 134 Monroe street, Fort Dearborn Building, Chicago, Ill.

Attorney for service of process in Iowa, C. G. McCarthy.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 17,582.00

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	None.
Annual dues as per contract, without any deduction whatever.....	2,499.90
Assessments: Mortuary, \$1,918.10; expense, \$65,274.53; interest, \$19.48; total.....	77,212.11
Medical examiner's fees paid by applicant.....	275.00
Total paid by members.....	\$ 80,988.01

Interest, \$30.48; rent, none; total..... \$ 30.48  
 Advances to agents repaid.....None.  
 Cash received from all other sources.....None.  
 (Assessments paid in advance, none.)

Total income.....\$ 80,118.49

Total net resources.....\$ 97,756.99

## DISBURSEMENTS DURING THE YEAR 1905.

Losses and claims.....\$ 10,000.00  
 Advanced payments returned to rejected applicants.....None.

## Total paid to members

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....\$ 30,825.62  
 Commissions paid or allowed for collecting assessments.....208.87  
 Salaries of managers and agents not paid by commissions.....1,229.15  
 Salaries of officers, \$4,000; other compensation of officers, \$2,903; total.....6,303.00  
 Salaries and other compensation of office employees.....3,197.30  
 Medical examiner's fees, whether paid direct by members or otherwise.....6,349.59  
 Rent, Illinois, \$2,794; other states, \$38.50; taxes and filing state reports, \$250.58; advertising and printing, \$2,444.12; total.....5,837.50  
 Balance December 31, 1904.....\$ 5,843.87  
 Balance December 31, 1905.....\$ 5,127.86  
 Advanced to officers and agents to be repaid out of future salaries or commissions.....716.01  
 All other items, viz: Stationery, \$900; traveling expenses, \$1,462.34; postage, \$1,094.44; total.....3,626.78  
 Expense account, \$750.05; legal expenses, \$235; agents' licenses, \$62; furniture and fixtures, \$7.40; total.....1,087.45  
 (Advanced assessments applied, included above, none.)  
 (Total expenses, \$65,297.97.)

Total disbursements.....\$ 78,297.97

Balance.....\$ 19,459.72

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....None.  
 Loans on mortgages (first liens) on real estate.....None.  
 Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.  
 Cost value of bonds and stocks owned absolutely.....None.  
 Agents' ledger balances.....None.  
 Cash in office.....\$ 386.63  
 Cash deposits in banks on emergency or reserve fund account:  
 Metropolitan National bank.....17,626.92  
 Metropolitan National bank expense fund.....445.18  
 All other deposits: Missouri Insurance Department.....1,000.00

Total net or invested assets.....\$ 19,459.72

Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....None.

Total net or invested assets, less depreciation.....\$ 19,459.72

## NON-INVESTED ASSETS.

Interest due, none; accrued.....None.  
 Rents due, none; accrued.....None.  
 Market value of real estate over cost and incumbrances.....None.  
 Market value of bonds and stocks over cost.....None.

Total non-invested assets, reserve fund notes.....\$ 25,164.79

Gross assets.....\$ 44,624.43

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....) None.  
 Taxes due and accrued.....None.  
 Salaries, rents and office expenses due and accrued.....None.  
 Borrowed money, none; interest accrued on same.....None.  
 Advance assessments, none; bonus or dividend obligations.....None.  
 All other (not including contingent mortuary).....None.

Total actual liabilities.....None.

Balance, net assets.....\$ 44,624.43

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....\$ 4,507.07  
 Mortuary assessments, due and unpaid.....1,800.97  
 Mortuary assessments, not yet called for losses unadjusted, none; related, none; reported.....None.

Total due from members.....\$ 6,308.04

Deduct estimated cost of collection.....None.

Net amount due from members.....\$ 6,308.04

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims.....) None.  
 Losses in process of adjustment, (number of claims.....) None.  
 Losses reported, (number of claims, D.....) \$ 5,000.00  
 Losses related, (number of claims.....) None.  
 All other contingent liabilities.....None.

Total contingent mortuary liabilities.....\$ 5,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1905.		BUSINESS IN IOWA DURING 1905.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1904	1,422	\$ 3,433,000	None	None
Policies or certificates written during the year 1905	2,135	4,285,000	34	\$ 105,000
Total	3,557	7,718,000	34	105,000
Deduct number and amount which have ceased to be in force during 1905.....	1,337	2,861,000	12	46,000
Total policies or certificates in force December 31, 1905.....	2,220	\$ 4,857,000	22	\$ 59,000
Losses and claims on policies or certificates unpaid December 31, 1904.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1905.....	7	15,000	None	None
Total.....	7	15,000	None	None
Losses and claims on policies or certificates paid during the year 1905.....	5	10,000	None	None
Policies or certificates terminated by death during 1905.....	7	15,000	None	None
Policies or certificates terminated by lapse during 1905.....	1,330	2,876,000	12	\$ 46,000



## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Six thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes; guaranteed by the funds of the association and additional premiums, which may be levied in case of emergency. No endowment returns.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded on a table of mortality.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. An equation of the American experience table, and assessments are levied at age of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Seventeen thousand six hundred and twenty-six dollars and ninety-seven cents.

For what purpose, how is it created and where deposited?

Answer. To guarantee the payment of policies in full. By the insured, under one plan (which is not now written), paying \$1 for each year of his age on each \$2,000 policy in addition to mortuary assessments. Under present plan, \$2 per \$1,000 insurance per year for five years, and such part of a regular graded premium as is not required for mortuary purposes. Deposited in Metropolitan National bank, Chicago.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are.

If not, how are they selected?

Answer. Directors elect officers annually.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Yes, if they have an insurable interest.

Are assignments of certificates to other than such persons allowed?

Answer. Yes, if the assignee has an insurable interest.

For what purpose are assessments made, and under what authority?

Answer. To pay losses and claims, by authority of the policy contract.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Eighteen thousand six hundred and twenty dollars and fifteen cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## COUNCIL BLUFFS LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, S. R. WADSWORTH.

Secretary, W. J. JAMISON.

[Incorporated June 29, 1893. Commenced business July 15, 1893.]

Principal office, Council Bluffs, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... None.

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 794.12
Annual dues as per contract, without any deduction whatever.....	None.
Assessments: Mortuary, \$276.97; expense, \$365.53; total.....	542.50
Medical examiner's fees paid by applicant.....	None.

Total paid by members..... \$ 1,336.62

Interest, none; rent, none; total..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz: Advanced by directors..... 2,500.00

Total income..... \$ 3,836.62

Total net resources..... \$ 3,836.62

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 30.00

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 30.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 891.86

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... None.

Salaries of officers..... None.

Salaries and other compensation of office employees..... 114.65

Medical examiner's fees, whether paid direct by members or otherwise..... 25.35

Rent, none; taxes, none; advertising and printing.....

..... Included in expense.

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

## All other items, viz:

Expense, \$479.59; express, \$ .50; total.....	\$ 480.09
Agents' expenses, \$25; traveling expenses, \$47.20; total.....	72.70
Postage, \$35.75; state expenses and agents' licenses, \$21.25; total.....	57.25
(Total expenses, \$1,651.71)	

Total disbursements.....	\$ 1,671.71
Balance.....	\$ 2,168.13

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	1,862.66
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
Council Bluffs Savings bank.....	305.47
All other deposits.....	None.

Total net or invested assets.....	\$ 2,168.13
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 2,168.13

## NON-INVESTED ASSETS.

Interest due, none; accrued, none; total.....	None.
Rents due, none; accrued, none; total.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.

Total non-invested assets.....	None.
Gross assets.....	\$ 2,168.13

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same, none; total.....	None.
Advance assessments, none; bonus or dividend obligations, none; total.....	None.
All other (not including contingent mortality).....	None.

Total actual liabilities.....	None.
Balance, net assets.....	\$ 2,168.13

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 488.59
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted, none; related, none; reported, none; total.....	None.
Total due from members.....	\$ 488.59
Deduct estimated cost of collection.....	None.

Net amount due from members.....	\$ 488.59
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	None.
Losses in process of adjustment.....	None.
Losses reported.....	None.

Losses related.....None.  
All other contingent liabilities.....None.

Total contingent mortality liabilities.....None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1905.	
	Number.	Amount.
Policies or certificates in force December 31, 1904.....	None	None
Policies or certificates written during the year 1905.....	260	\$ 290,000
Total.....	260	\$ 290,000
Deduct number and amount which have ceased to be in force during 1905.....	1	1,000
Total policies or certificates in force December 31, 1905.....	259	\$ 289,000
Losses and claims on policies or certificates unpaid December 31, 1904.....	None	None
Losses and claims on policies or certificates incurred during year 1905.....	1	30
Total.....	1	30
Losses and claims on policies or certificates paid during the year 1905.....	1	30
Policies or certificates terminated by death during 1905.....	1	30
Policies or certificates terminated by lapse during 1905.....	None	None

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty-five per cent deducted for expenses.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged, without regard to age?

Answer. No.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience and actuaries tables combined, loaded 70 per cent.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. For the purpose of paying death losses and expenses. By authority of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Three hundred and thirty-three dollars.



## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## COVENANT MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, A. W. BERGHEM.

Secretary, W. H. SMOLLINGER.

[Incorporated January 9, 1877. Commenced business January 9, 1877.]

Principal office, Galesburg, Ill.

Attorney for service of process in Iowa, Auditor of State.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 643,949.09

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association, or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... None.

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$1,239,877.58; expense, \$305,619.43; advance deposits, \$38,882.80; reserve fund, \$2,010.81; total..... \$1,616,390.71

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$1,646,390.71

Interest, \$17,101.35; rent, \$.....; total..... 17,101.35

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, \$49,694.14.)

Total income..... 1,663,492.07

Total net resources..... \$2,307,441.16

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$1,145,321.44

Advanced payments returned to rejected applicants..... None.

Advance deposits, \$10,034.14; surrendered certificates, \$887.88;

total..... 50,512.02

Total paid to members..... \$1,195,833.46

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 180,904.37

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... 13,869.25

Salaries of officers, \$23,100.00; other compensation of officers, \$.....; total..... 23,100.00

Salaries and other compensation of office employees..... 31,945.94

Medical examiner's fees, whether paid direct by members or otherwise..... \$ 31,945.94  
 Rent, \$13,293.47; taxes, \$5,776.31; advertising and printing, \$13,271.44; total..... 32,336.42  
 Advanced to officers and agents to be repaid out of future salaries or commissions..... None.  
 All other items, viz: Contingent expenses, \$3,029.10; postage, express and exchange, \$12,299.33; traveling expenses, \$4,459.41; directors' and auditor's expenses, \$1,498.50; legal expenses, \$6,424.23; furniture and fixtures, \$1,125.68; type and printing material, \$255.09; sundry expenses, \$1,474.73; total..... 38,147.98  
 (Advanced assessments applied, \$49,694.14.)  
 (Total expenses, \$363,648.31.)

Total disbursements..... \$1,559,481.17

Balance..... \$ 747,959.99

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.  
 Loans on mortgages (first liens on real estate)..... None.  
 Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.  
 Cost value of bonds and stocks owned absolutely..... \$ 645,239.43  
 Agents' ledger balances..... 74,651.37  
 Cash in office..... 13,879.30  
 Cash deposits in banks on emergency or reserve fund account..... None.  
 All other deposits, viz: Galesburg National bank, \$64,539.94; Bank of Galesburg, \$12,000; the Molsens bank, Toronto, Ont., \$7,528.45; total..... 114,129.39

\* Total net or invested assets..... \$ 749,959.99

Deduct depreciation of assets to bring same to market value (U. S. 4 per cent bonds and agents' balances unsecured)..... 51,044.62

Total net or invested assets, less depreciation..... \$ 698,915.77

## NON-INVESTED ASSETS.

Interest due and accrued..... \$ 5,218.50  
 Bonds due and accrued..... None.  
 Postage stamps, \$775.23; furniture and fixtures, \$8,799.47; books, blanks and stationery, \$750; total..... 10,324.69  
 Mailing machine, type, galley, etc., \$5,929.35; medical, law and insurance books, \$2,316.38; total..... 9,842.53  
 Market value of bonds and stocks over cost..... 2,040.75

Total non-invested assets..... 28,326.57

Gross assets..... \$ 725,241.34

## LIABILITIES.

Losses adjusted, due and unpaid..... None.  
 Taxes due and accrued..... None.  
 Salaries, rents and office expenses due and accrued..... None.  
 Borrowed money..... None.  
 Advance assessments, \$9,603.73; bonus or dividend obligations, \$.....; total..... 9,603.73  
 All other (not including contingent mortuary)..... None.

Total actual liabilities..... 9,603.73

Balance, net assets..... \$ 715,636.61

## CONTINGENT MORTUARY ASSETS (OR RESOURCES)

Mortuary assessments called and not yet due for losses paid prior to December 31, 1895.....	\$ 208,479.44
Mortuary assessments not yet called for losses unadjusted, \$306,310; resisted, \$40,000; reported, \$99,000; total.....	444,910.00
Total due from members.....	\$ 713,389.44
Net amount due from members.....	\$ 713,389.44

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 19).....	\$ 25,875.00
Losses in process of adjustment (number of claims 130).....	308,035.00
Losses reported (number of claims 44).....	99,000.00
Losses resisted (number of claims 14).....	49,000.00
Total contingent mortuary liabilities.....	\$ 444,910.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	45,322	\$ 98,440,875	2,834	\$ 6,903,500
Policies or certificates written during the year 1895.....	12,663	30,019,500	399	591,500
Additions by removals.....			1	13,125
Total.....	57,985	\$ 118,459,875	3,204	\$ 6,908,125
Deduct number and amount which have ceased to be in force during 1895.....	13,730	25,649,125	722	1,420,250
Total policies or certificates in force December 31, 1895.....	44,255	\$ 92,810,750	2,482	\$ 5,487,875
Losses and claims on policies or certificates unpaid December 31, 1894.....	156	387,910	7	18,125
Losses and claims on policies or certificates incurred during the year 1895.....	531	1,221,500	22	45,125
Total.....	687	\$ 1,609,410	29	\$ 63,450
Losses and claims on policies or certificates paid during the year 1895.....	481	1,164,500	20	45,000
Policies or certificates terminated by death during 1895.....	531	1,221,500	22	45,125
Policies or certificates terminated by surrender during 1895.....	416	762,375	5	9,500
Policies or certificates reduced in amount during 1895.....		1,091,125		74,635
Policies or certificates terminated by lapse during 1895.....	12,763	22,271,125	695	1,291,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Twenty thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Graded on actuarial experience tables, according to age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Three hundred thousand dollars.

For what purpose, how is it created and where deposited?

Answer. For payment of death losses in the event of excessive mortality; invested in U. S. 4 per cent registered bonds, the above amount being the par value thereof; \$300,000 being deposited in the Galesburg National bank, and \$100,000 with the superintendent of Insurance of the state of Illinois.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors elected by members; officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two hundred and nine thousand seven hundred and thirty nine dollars and fifty-five cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## DES MOINES LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, C. E. RAWSON.

Secretary, L. O. RAWSON.

[Incorporated July 31, 1885. Commenced business August 15, 1885.]

Principal office, corner Eighth and Walnut streets, Des Moines, Iowa.

Attorneys for service of process in Iowa, Cummins & Wright.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 217,290.45

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....None.

Annual dues as per contract, without any deduction whatever.....None.



Assessments: Mortuary, \$113,536.36; expense, \$66,919.27; total.....	\$ 213,457.63
Medical examiner's fees paid by applicant.....	None.
Total paid by members.....	\$ 213,457.63
Interest, \$1,000.00; rent, \$.....; total.....	6,000.00
Advances to agents repaid.....	None.
Cash received from all other sources.....	None.
Guarantee notes taken.....	\$1,507.50
(Assessments paid in advance, none.).....	

Total income..... \$ 216,955.13

Total net resources..... \$ 504,105.53

## DISBURSEMENTS DURING THE YEAR 1935.

Losses and claims.....	\$ 7,630.00
Advanced payments, \$404.95; guarantee notes returned, \$617; total.....	1,081.92
Total paid to members.....	\$ 86,660.92
Accrued interest.....	30.33
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	66,371.59
Guarantee notes canceled by lapse.....	26,748.90
Salaries of managers and agents not paid by commissions.....	4,800.00
Salaries of officers, \$6,500.00; other compensation of officers, \$184.62; total.....	6,684.62
Salaries and other compensation of office employees.....	7,961.33
Medical examiner's fees, paid direct by home office.....	1,332.50
Rent, \$608.15; light, \$17.94; taxes, \$1.50; advertising and printing, \$1,427.51; total.....	4,412.27
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other (Items, viz: Attorney's fees, \$651.00; postage, \$2,343.44; janitor, \$175.90; insurance, \$19; court fees, \$256.72; telegrams, \$95.64; blank books, \$20.15; national convention, \$14.73; state fees, \$780.87; express, \$64.91; traveling expenses, \$1,141.40; sundries, \$432.16; furniture and fixtures, \$771.36; total.....	7,445.66
(Advanced assessments applied, none.).....	

Total disbursements..... \$26,460.38

Balance..... \$ 277,644.75

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$ 38,473.00
Loans secured by pledge of bonds or other marketable collaterals.....	\$ 2,000.00
Cost value of bonds and stocks owned absolutely.....	None.
Cash paying certificates, Des Moines, Iowa.....	20,660.94
Cash in office.....	1,235.26
Cash deposits in banks on emergency or reserve fund account: Marion County National bank, \$3,106.00; Central State bank, \$718.57; with Missouri state department, \$1,000; total.....	4,824.57
All other deposits: Incomplete loan, \$700; certificates, \$3,461.64; total.....	4,161.64
Guarantee notes on hand in office.....	147,297.32
Total net or invested assets.....	\$ 277,644.75
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	None.

Total net or invested assets, less depreciation..... \$ 277,644.75

## NON-INVESTED ASSETS.

Furniture, fixtures, machines.....	\$ 1,132.50
Bonds due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.

Total non-invested assets..... \$ 1,132.50

Gross assets..... \$ 278,777.25

## LIABILITIES.

Losses unadjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money.....	None.
Advance assessments and bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.

Balance, net assets..... \$ 278,777.25

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 2).....	\$ 5,900.00
Losses in process of adjustment (number of claims 14).....	25,000.00
Losses resisted (number of claims 1).....	2,000.00

Total contingent mortuary liabilities..... \$ 32,900.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1935.		BUSINESS IN IOWA DURING 1935.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1934.....	8,314	\$ 10,660,000	6,002	\$ 7,205,000
Policies or certificates written during the year 1935.....	4,916	6,679,500	1,320	2,095,000
Policies or certificates renewed during the year 1935.....	53	85,000	32	44,000
Total.....	13,283	\$ 17,424,500	7,354	\$ 9,344,000
Deduct number and amount which have ceased to be in force during 1935.....	2,006	3,421,200	1,164	1,454,000
Total policies or certificates in force December 31, 1935.....	10,980	\$ 14,003,300	6,190	\$ 7,890,000
Losses and claims on policies or certificates unpaid December 31, 1934.....	9	18,000	5	12,000
Losses and claims on policies or certificates incurred during year 1935.....	67	111,000	47	81,000
Total.....	76	\$ 129,000	52	\$ 93,000
Losses and claims on policies or certificates paid during the year 1935.....	56	97,000	27	48,000
Policies or certificates terminated by death during 1935.....	67	111,000		
Policies or certificates terminated by cancellation.....	84	128,000	37	36,500
Policies or certificates transferred to other states from Iowa.....	4		4	9,000
Policies or certificates terminated by lapse during 1935.....	2,157	3,182,000	1,081	1,530,500

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Only so far as full payment of policies is guaranteed by the reserve fund. Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty per cent of the mortuary collections is deposited with the auditor of state as a part of the reserve fund.

Does the association or company issue endowment certificates or policies or undertake or promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Amount according to age at time of joining. American experience table. Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and twenty-one thousand one hundred and thirty-five dollars and ninety-four cents.

For what purpose, how is it created and where deposited?

Answer. To pay death losses in excess of our schedule of rates. Is created from 20 per cent of the mortuary collections and the accumulation on guarantee, and is deposited with the state department.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. The directors are elected by the members; the officers by the directors. Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. Quarterly, semi-annual and annual calls are made, which include expense and mortuary moneys and are made by authority of the articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Twenty-seven thousand eight hundred and sixty-two dollars and nine-tenths cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

ECONOMIC LIFE ASSOCIATION, CLINTON, IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, WALTER I. HAYES.

Secretary, FRANK THORNBURG.

[Incorporated October, 1891. Commenced business November, 1891.]

Principal office, Clinton, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 18,353.00

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... None.

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$4,518.23; expense, \$3,100.80; total..... \$ 7,619.03

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 12,628.03

Interest, none; rent, none; total..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz:

Advanced by officers..... 2,000.00

Notes taken..... 3,721.33

(Assessments paid in advance, none.)

Total income..... 18,353.00

Total net resources..... \$ 36,706.03

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 3,500.00

Advanced payments returned to rejected applicants..... None.

Guaranty deposits returned: Cash, \$681.11; notes, \$823.38; total..... 1,504.49

Total paid to members..... \$ 4,794.49

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 2,613.43

Commissions paid or allowed for collecting assessments..... 121.63

Salaries of managers and agents not paid by commissions..... 215.90

Salaries of officers, \$645.44; other compensation of officers, none; total..... 645.44

Salaries and other compensation of office employees..... 715.00

Medical examiner's fees, whether paid direct by members or otherwise..... 1,047.84



Rent, \$420; taxes, none; advertising and printing, \$225.05; total, \$	1,045.00
Advanced to officers and agents to be repaid out of future salaries or commissions.....None.	
All other items, viz: Postage, \$181.13; traveling expenses, \$308.19; miscellaneous, \$311.36; total.....	890.68
(Advanced assessments applied, included above, none.)	
(Total expenses, \$10,297.56.)	
Total disbursements.....	\$ 15,092.44
Balance.....	\$ 21,692.97

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....None.	
Loans on mortgages (first liens) on real estate.....None.	
Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.	
Cost value of bonds and stocks owned absolutely.....None.	
Agents' ledger balances.....None.	
Cash in office.....None.	
Cash deposits in banks on emergency or reserve fund account:	
Clinton National bank.....	\$ 1,636.55
All other deposits:	
Clinton National bank.....	3,564.66
Notes held in office.....	16,491.80
Total net or invested assets.....	\$ 31,692.97
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....None.	
Total net or invested assets, less depreciation.....	\$ 31,692.97

## NON-INVESTED ASSETS.

Interest due, none; accrued, none; total.....None.	
Rents due, none; accrued, none; total.....None.	
Market value of real estate over cost and incumbrances.....None.	
Market value of bonds and stocks over cost.....None.	
Total non-invested assets.....None.	
Gross assets.....	\$ 31,692.97

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims none).....None.	
Taxes due and accrued.....None.	
Salaries, rents and office expenses due and accrued.....None.	
Borrowed money, none; interest accrued on same, none; total.....None.	
Advance assessments, none; bonus or dividend obligations, none; total.....None.	
All other (not including contingent mortality).....None.	
Total actual liabilities.....	
Balance, net assets.....	\$ 31,692.97

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

## CONTINGENT MORTUARY LIABILITIES.

(None.)

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1905.		BUSINESS IN IOWA DURING 1905.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1904.....	1,026	\$ 1,026,000	1,026	\$ 1,026,000
Policies or certificates restored in 1905.....	27	27,000	27	27,000
Policies or certificates written during the year 1905.....	832	832,000	832	832,000
Total.....	1,885	\$ 1,885,000	1,885	\$ 1,885,000
Deduct number and amount which have ceased to be in force during 1905.....	475	475,000	475	475,000
Total policies or certificates in force December 31, 1905.....	1,410	\$ 1,410,000	1,410	\$ 1,410,000
Losses and claims on policies or certificates unpaid December 31, 1904.....	None	None	None	None
Losses and claims on policies or certificates incurred during the year 1905.....	5	5,000	5	5,000
Total.....	5	\$ 5,000	5	\$ 5,000
Losses and claims on policies or certificates paid during the year 1905.....	5	3,500	5	3,500
Policies or certificates terminated by death during 1905.....	5	3,200	5	3,200
Policies or certificates terminated by surrender in 1905.....	15	15,000	15	15,000
Policies or certificates terminated by forfeiture in 1905.....	2	2,000	2	2,000
Policies or certificates terminated by lapse during 1905.....	453	453,000	453	453,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three certificates of \$1,000 each.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount released to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Only so far as the full payment of policies is guaranteed by the reserve and mortality funds.

Is any part of the mortality assessments used for any purpose except to pay mortality claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortality assessments, are they graded on any table of mortality or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table; at age of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One thousand six hundred and thirty-six dollars and fifty-one cents.

For what purpose, how is it created and where deposited?

Answer. To guarantee payment of policies in full; created by levying mortality rates 25 per cent. Deposited in Clinton National bank, Clinton, Iowa.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. Directors elected by members; officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. Annual, semi-annual, and quarterly assessments are made, which include mortuary, reserve and expense collections, and are made by authority of the articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One thousand four hundred and eighty-seven dollars and twenty-two cents on \$1,000; \$2,974.44 on \$2,000; \$4,461.66 on \$3,000.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

### EQUITABLE MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, GEORGE W. HARRIS.

Secretary, J. R. CHEASBRO.

[Incorporated November 17, 1881. Commenced business March 14, 1882.]

Principal office, Waterloo, Iowa.

Attorney for service of process in Iowa, C. F. Couch, Waterloo, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 58,013.55

#### INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 35,614.25  
Annual dues as per contract, without any deduction whatever..... 9,691.76  
Assessments: Mortuary, \$63,316.65; expense, none; total..... 63,316.65  
Medical examiner's fees paid by applicant..... 1,313.50

Total paid by members..... \$ 90,435.16  
Interest, \$1,679.88; rent, \$1,071.69; total..... 2,751.57  
Advances to agents repaid..... None.  
Cash received from all other sources, viz.: Assignments, \$7; bills receivable, \$3; total..... 10.00  
(Assessments paid in advance, \$74.34.)

Total income..... 92,596.73

Total net resources..... \$ 150,599.39

#### DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 68,678.33  
Surrender values..... 8,998.78  
Advanced payments returned to rejected applicants..... 219.20

Total paid to members..... \$ 77,896.31

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 15,815.23

Commissions paid or allowed for collecting dues..... 365.50

Salaries of managers and agents not paid by commissions. None.

Salaries of officers, \$4,265.35; other compensation of officers, none; total..... 4,265.35

Salaries and other compensation of office employees..... 2,600.00

Medical examiner's fees, whether paid direct by members or otherwise..... 1,346.80

Rent, \$10; taxes, \$164.40; advertising and printing, \$1,007.96; total..... 1,182.36

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz.: Traveling expenses, \$744.62; fuel and lights, \$247.13; express, \$71.83; stationery, \$109.98; legal fees, \$1,278.56; office expenses, \$142.57; telegrams, \$40.61; insurance, \$57.45; building expenses, \$133.33; postage, \$367.60; interest, \$407.12; total..... 4,100.60

(Advanced assessments applied, none.)

(Total expenses, \$39,545.99)

Total disbursements..... \$ 107,442.99

Balance..... \$ 43,156.39

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... \$ 11,701.63

Loans on mortgages (first liens) on real estate..... 11,500.00

Loans secured by pledge of bonds stocks or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... 4,500.00

Agents' ledger balances..... 8,680.87

Cash in office..... 1,881.40

Cash deposits in banks on emergency or reserve fund account: First National bank, Waterloo, Iowa..... 4,902.19

All other deposits..... None.

Total net or invested assets..... \$ 43,156.39

Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... 2,000.00

Total net or invested assets, less depreciation..... \$ 41,156.39

#### NON-INVESTED ASSETS.

Interest due and accrued..... \$ 420.83

Rents due, \$50; accrued, none; total..... 270.00

Market value of real estate over cost and incumbrances..... 3,500.00

Market value of bonds and stocks over cost..... None.

Total non-invested assets..... 4,290.83

Gross assets..... \$ 45,967.22

#### LIABILITIES.

Losses adjusted, due and unpaid..... None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... \$ 211.71

Borrowed money, none; interest accrued on same, none; total..... None.

Advance assessments, \$74.34; bonus or dividend obligations, \$1,860.65; total..... 1,934.99

All other (not including contingent mortuary)..... None.

Total actual liabilities..... 1,966.70

Balance, net assets..... \$ 44,000.52



## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary premiums, called and not yet due.....	\$ 1,109.00
Mortuary premiums, not yet called for losses unadjusted, \$7,000; related, \$1,000; reported, \$22,515; total.....	30,515.00
Total due from members.....	\$ 31,624.00
Net amount due from members.....	\$ 31,624.00

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 4).....	\$ 7,000.00
Losses reported (number of claims, 12).....	22,515.00
Losses related (number of claims, 1).....	1,000.00
Total contingent mortuary liabilities.....	\$ 30,515.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	6,231	\$7,206,805.00	3,666	\$ 4,462,710.00
Policies or certificates written during the year 1895.....	5,835	4,538,475.00	253	144,930.00
Total.....	12,066	11,745,280.00	3,899	\$ 4,607,640.00
Deduct number and amount which have ceased to be in force during 1895.....	4,330	3,337,158.00	1,906	1,912,365.00
Total policies or certificates in force December 31, 1895.....	7,676	\$8,408,122.00	1,993	\$ 2,695,275.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	20	35,065.00	8	15,125.00
Losses and claims on policies or certificates incurred during the year 1895.....	57	71,867.37	25	40,868.00
Total.....	77	\$ 106,932.37	33	\$ 55,993.00
Losses and claims on policies or certificates paid during the year 1895.....	90	65,475.33	21	28,243.00
Policies or certificates terminated by death during 1895.....	57	71,867.37	25	40,868.00
Policies or certificates terminated by lapse during 1895.....	4,158	2,870,837.00	1,500	1,550,247.00
Policies or certificates matured during 1895.....	167	400,000.00	135	311,250.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes, on some certificates. Surplus for surrender value fund.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. One form of certificate is a surrender value. Surplus of mortality fund. In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded according to age.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirty-one thousand seven hundred and one dollars and ninety-three cents.

For what purpose, how is it created and where deposited?

Answer. Mortuary purposes and payment of surrender values. Mortuary reserve of 25 to 50 per cent. Surplus of mortuary fund.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors are. Officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. For death claims; balance for surrender and reserve funds. By-laws. What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Five thousand dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## FEDERAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, HENRY EGBERT.

Secretary, E. H. WHITCOMB.

[Incorporated March, 1882. Commenced business May, 1882.]

Principal office, Davenport, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 60,100.58

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 7,984.78
Annual dues as per contract, without any deduction whatever.....	11,279.18
Assessments: Mortuary, \$22,536.21; expense, none; total.....	22,536.21
Medical examiner's fees paid by applicant.....	None

Total paid by members.....	\$ 42,330.19
Interest, \$3,335.80; rent, none; total.....	3,335.80
Advances to agents repaid.....	None.
Cash received from all other sources, viz:	
Surety and savings funds.....	6,760.54
Advance.....	4.53
(Assessments paid in advance, none.)	

Total income..... \$2,446.06

Total net resources..... \$ 112,905.44

## DISBURSEMENTS DURING THE YEAR 1935.

Losses and claims.....	\$ 21,000.00
Returned to members.....	678.35
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 21,678.35
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	6,623.02
Commission paid or allowed for collecting assessments.....	99.84
Salaries of managers and agents not paid by commissions.....	4,344.01
Salaries of officers, \$3,300; other compensation of officers, \$563.10; total.....	3,863.10
Salaries and other compensation of office employees.....	1,481.21
Medical examiner's fees, whether paid direct by members or otherwise.....	1,008.76
Rent, \$500; taxes, none; advertising and printing, \$1,063.44; total.....	1,463.44
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Postage, \$384.93; attorney's fees, \$336.53; traveling expenses, \$1,566.08; total.....	2,297.57
Insurance Commission and National convention, \$194.92; contingent expenses, \$69.58; total.....	1,074.50
Accrued interest on mortgages bought and exchanged, \$362.97; furniture, \$17; total.....	379.97
(Advanced assessments applied, included above, none.)	
(Total expense, \$22,108.45.)	

Total disbursements.....	\$ 44,006.78
Balance.....	\$ 68,838.06

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$ 62,950.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	2,502.02
Cash deposits in banks on emergency or reserve fund account: Davenport National bank.....	3,336.64
All other deposits.....	None.
Total net or invested assets.....	\$ 68,838.06
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 68,838.06

## NON-INVESTED ASSETS.

Interest due, none; accrued, \$943.80; total.....	\$ 943.80
Rents due, none; accrued.....	None.
Surety fund pledges.....	4,560.00
Market value of real estate over cost and incumbrances.....	None.
Furniture.....	921.24
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	6,425.04
Gross assets.....	\$ 75,263.70

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....).	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.

Borrowed money, none; interest accrued on same..... None.  
 Advance assessments, \$384.53; bonus or dividend obligations, none; total..... \$ 384.53  
 All other (not including contingent mortuary)..... None.

Total actual liabilities.....	\$ 384.53
Balance net assets.....	\$ 74,889.17

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, due and unpaid.....	\$ 1,675.27
Mortuary assessments, not yet called for losses unadjusted, none; resisted, none; reported, \$2,000; total.....	2,000.00
Total due from members.....	\$ 3,675.27
Deduct estimated cost of collection.....	675.27
Net amount due from members.....	\$ 3,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses reported, (number of claims, 1).....	\$ 2,000.00
Total contingent mortuary liabilities.....	\$ 2,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1935.		BUSINESS IN IOWA DURING 1935.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1934.....	2,675	\$ 2,675,000	2,060	\$ 2,050,000
Policies or certificates written during the year 1935.....	356	355,000	230	280,000
Total.....	3,031	\$ 3,030,000	2,290	\$ 2,330,000
Deduct number and amount which have ceased to be in force during 1935.....	340	340,000	257	257,000
Total policies or certificates in force December 31, 1935.....	2,691	\$ 2,690,000	2,033	\$ 2,073,000
*Losses and claims on policies or certificates unpaid December 31, 1934.....	1	2,000		
Losses and claims on policies or certificates incurred during the year 1935.....	17	23,000	9	14,000
Total.....	18	\$ 25,000	9	\$ 14,000
Losses and claims on policies or certificates paid during the year 1935.....	16	21,000	9	14,000
Policies or certificates terminated by death during 1935.....	23	23,000	14	14,000
Policies or certificates terminated by lapse during 1935.....	317	317,000	213	243,000

\*Reported resisted in 1934; case dismissed by plaintiff, October, 1935.

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. One thousand dollars; three certificates on any one life present limit.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No; the surety fund is created for the purpose of guaranteeing full payment of losses.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.



If so, what amount and for what purpose?

Answer. Cost of collection and protection.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. American experience table; premiums provide for increasing cost with increasing age.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Sixty-four thousand, four hundred and forty-two dollars and twenty-six cents.

For what purpose, how is it created and where deposited?

Answer. To secure policy contracts; created by payment of 1 per cent of amount insured and mortality savings; \$65,950 deposited with auditor of Iowa, \$1,492.25 in Davenport National bank, Davenport, Iowa.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are; officers by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To meet death losses, expenses and fulfill policy contracts; under authority of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce?

Answer. Three thousand dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

### FIDELITY MUTUAL LIFE ASSOCIATION

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, L. G. FOUSE.

Secretary, W. S. CAMPBELL.

[Incorporated December 1, 1878. Commenced business January 1, 1879.]

Principal office, 914 Walnut street, Philadelphia, Pa.

Attorney for process in Iowa, Auditor of State.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,027,536.40

#### INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions including total first year's expense payment on all new policies.....	\$ 233,332.31
Annual dues as per contract, without any deduction whatever including contingent expense dues.....	311,292.26
Assessments: Mortuary, \$730,078.49; expense, \$5,900.92; total.....	735,979.41
Medical examiner's fees paid by applicant.....	2,808.00
Total paid by members.....	\$ 1,307,432.08
Interest, \$45,937.39; rent, \$3,145.56; total.....	48,632.85
Advances to agents repaid.....	None.
Cash received from all other sources, viz.: Fees for changing policies.....	311.70
(Assessment paid in advance, none.)	

Total income.....	\$1,356,436.63
Total net resources.....	\$2,383,963.00

#### DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims.....	\$ 434,225.67
Advanced payments returned to rejected applicants, members and expenses incident thereto.....	67,967.97
Total paid to members.....	\$ 502,316.99
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	316,261.29
Commissions paid or allowed for collecting assessments.....	8,930.92
Salaries of managers and agents not paid by commissions.....	17,115.29
Salaries of officers, \$.....; other compensation of officers, \$.....; total.....	26,296.85
Salaries and other compensation of office employees.....	64,208.10
Medical examiner's fees, whether paid direct by members or otherwise.....	27,190.51
Rent, \$16,259.61; taxes, \$790; advertising and printing, \$38,052.55; total.....	65,699.06
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz.: State licenses, legal expenses, etc.....	10,164.29
Furniture, fixtures, janitor, fuel, expressage, telegrams, etc.....	10,396.65
Traveling expenses, postage, etc.....	17,425.45
(Advanced assessments applied, none.)	
Total expenses, \$502,750.20	

Total disbursements.....	1,068,066.99
Balance.....	\$1,317,896.14

#### NET OR INVESTED ASSETS.

Cost of real estate in cash, exclusive of incumbrances.....	\$ 670,395.93
Loans on mortgages (first liens) on real estate.....	238,318.13
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	25,098.63
Interest bearing notes secured by liens on policies.....	20,581.63
Cost value of bonds and stocks owned absolutely.....	41,101.14
Agents' ledger balances, secured.....	247,374.45
Cash in office.....	478.34

## Cash deposits in banks on emergency fund account:

Union Trust Company, Philadelphia, Pa., \$11,177.07; Seventh National bank, Philadelphia, Pa., \$21,878.74; Third National bank, Philadelphia, Pa., \$12,031.99; total.....	\$ 65,087.71
All other deposits .....	None.

Total net or invested assets .....	\$ 1,317,893.14
Deduct depreciation of assets to bring same to market value and agents' balances unsecured .....	None.

Total net or invested assets, less depreciation .....	\$1,317,893.14
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## NON-INVESTED ASSETS.

Interest due, \$1,029.75; accrued, \$1,813.02; total .....	\$ 4,843.87
Rents due, \$ .....	None.
Market value of real estate over cost and incumbrances .....	39,614.00
Market value of bonds and stocks over cost .....	None.

Total non-invested assets .....	44,457.76
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Gross assets .....	\$1,362,350.90
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## LIABILITIES.

Losses adjusted, due and unpaid .....	None.
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued .....	\$ 55.67
Borrowed money, \$ .....	None.
Advance assessments, \$ .....	None.
\$ .....	130,019.25
All other not including contingent mortuary, viz.: .....	None.

Total actual liabilities .....	130,074.92
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Balance, net assets .....	\$1,342,275.98
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## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Specified in policies from which losses of current year will be paid .....	\$ 1,622,365.00
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Net amount due from members .....	\$1,622,365.00
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due number of claims, \$ .....	\$ 25,900.00
Losses in process of adjustment (number of claims, 1) .....	1,000.00
Losses reported (number of claims, 33) .....	84,000.00
Losses resisted (number of claims, 9) .....	15,000.00

Total contingent mortuary liabilities .....	\$ 125,900.00
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## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894 .....	22,744	\$53,132,900.00	348	\$ 759,350
Policies or certificates written during the year 1895 .....	8,086	19,571,910.00	114	325,550
Total .....	30,830	\$72,704,810.00	462	\$ 1,084,900
Deduct number and amount which have ceased to be in force during 1895 .....	5,491	13,311,476.00	165	292,000
Total policies or certificates in force December 31, 1895 .....	25,339	\$59,393,334.00	297	\$ 792,900
Losses and claims on Policies or certificates unpaid December 31, 1894. Ten of these claims settled at a saving of \$3,145.70 .....	40	\$ 91,364.30	1	1,000
Losses and claims on policies or certificates incurred during year 1895 .....	201	462,774.32	2	4,800
Total .....	247	\$ 557,138.62	3	\$ 5,800
Losses and claims on policies or certificates paid during the year 1895 .....	201	434,828.62	8	5,800
Policies or certificates terminated by death during 1895 .....	201	462,774.32	2	4,800
Policies or certificates terminated by lapse during 1895 .....	5,290	\$13,378,701.68	101	258,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Twenty-five thousand dollars, except by resolution of the board of directors.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No; the policies are guaranteed by the contingent fund, now sufficient to more than pay the losses for a year, and by the assessment of premiums.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. From 1 to 5 per cent was paid the trustees to cover cost of collection.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No; except, in certain cases, overpayments are returned.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Yes.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. By American table, modified by probable life and experienced decrement. Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One million one hundred and ninety-seven thousand eight hundred and twenty-one dollars and twenty-two cents.

For what purpose, how is it created and where deposited?

To guarantee full payment of policies and reduce present liability of the association; created by loading mortuary calls, or collecting stipulated sums in addition to mortality element for said purpose.



Are the officers and directors elected at annual meeting of members?

Answer. Yes, directors; and officers are elected annually by the directors.  
Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Yes, if the law of the state recognizes any other insurable interest.

Are assignments of certificates to other than such persons allowed?

Answer. To those having a legal insurable interest.

For what purpose are assessments made, and under what authority?

Answer. For the purpose of paying death losses and creating a contingent account.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two hundred and fifty-seven thousand eight hundred and one dollars and thirteen cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

### FRATERNAL ACCIDENT ASSOCIATION OF AMERICA,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, JAMES NOBLE, JR.

Secretary, H. N. KINGSBURY.

(Incorporated April 1, 1887. Commenced business May 4, 1887.)

Principal office, Westfield, Mass.

Attorney for service of process in Iowa, Harry R. Foshier.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 8,616.33

#### INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 5,005.00

Annual dues as per contract, without any deduction whatever..... 14,667.00

Assessments: Mortuary and expense..... 26,914.00

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 50,576.00

Interest and rent..... None.

Advances to agents repaid..... None.

Cash received from all other sources..... 4,918.05

(Assessments paid in advance, none.)

Total income..... 54,724.05

Total net resources..... \$ 63,340.38

#### DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 30,821.34

Advanced payments returned to rejected applicants..... 31.85

Total paid to members..... \$ 30,853.19

Commission and fees retained by or paid or allowed to agents on account of fees and dues for forming local councils..... 13,238.49

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... None.

Salaries of officers, \$4,202.16; other compensation of officers, \$....; total..... 4,202.16

Salaries and other compensation of office employees..... 1,490.60

Medical examiner's fees, whether paid direct by members or otherwise..... 230.50

Rent, \$100; taxes, \$....; advertising and printing, \$502.38; total..... 1,002.38

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz: Licenses, \$25; postage, \$635; incidental, \$408.20; interest, \$418.46; legal, \$339.10; bills payable, \$1,000; total..... 3,413.81

(Advanced assessments applied, none.)

Total disbursements..... \$ 54,649.53

Balance..... \$ 8,690.85

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.

Loans on mortgages (first liens) on real estate..... None.

Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... None.

Cash in office..... \$ 2,960.54

Cash deposits in banks on emergency or reserve fund account:

Hampden National bank, \$2,557.19; Woronoco Savings bank, \$1,842.05; Westfield Savings bank, \$967.17; total..... 5,697.31

Total net or invested assets..... \$ 8,690.85

Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... None.

Total net or invested assets, less depreciation..... \$ 8,690.85

#### NON-INVESTED ASSETS.

Interest due and accrued..... None.

Rents due and accrued..... None.

Market value of real estate over cost and incumbrances..... None.

Market value of bonds and stocks over cost..... None.

Total non-invested assets..... None.

Gross assets..... \$ 8,690.85

#### LIABILITIES.

Losses adjusted, due and unpaid..... None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... None.

Borrowed money, \$5,000; interest accrued on same, \$....; total, \$ 5,000.00

Advance assessments and bonus or dividend obligations..... None.

All other (not including contingent mortuary)..... None.

Total actual liabilities..... 5,000.00

Balance, net assets..... \$ 3,690.85

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 2,366.00
Mortuary assessments due and unpaid.....	4,630.00
Mortuary assessments not yet called for losses unadjusted, realized and reported.....	12,306.00
Net amount due from members.....	\$ 20,172.00

## CONTINGENT MORTUARY LIABILITIES.

Losses resisted (number of claims 2).....	\$ 5,650.00
Total contingent mortuary liabilities.....	\$ 5,650.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	8,082	\$25,108,000.00	304	\$ 1,087,300.00
Policies or certificates written during the year 1895.....	1,101	2,940,500.00	303	753,850.00
Total.....	9,183	\$28,048,500.00	607	\$ 1,841,150.00
Deduct number and amount which have ceased to be in force during 1895.....	4,909	15,007,450.00	437	1,427,650.00
Total policies or certificates in force December 31, 1895.....	4,274	\$13,041,050.00	170	\$ 413,500.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	365	30,821.30	36	2,779.21
Losses and claims on policies or certificates incurred during the year 1895.....	365	30,821.30	36	2,779.21
Total.....	365	30,821.30	36	2,779.21
Losses and claims on policies or certificates paid during the year 1895.....	365	30,821.30	36	2,779.21
Policies or certificates terminated by death during 1895.....	4,909	15,007,450.00	437	1,427,650.00
Policies or certificates terminated by lapses during 1895.....	4,909	15,007,450.00	437	1,427,650.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a mixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. All pay alike, but receive different amounts of insurance, according to occupation or hazard.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eight thousand six hundred and ninety dollars and eighty-five cents.

For what purpose, how is it created and where deposited?

Answer. Purpose to pay claims. Created by assessment. Deposited with Hampden National bank, Woronoco Savings bank, Westfield Savings bank, and in vault.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No; accident business.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay claims, and under authority of the association charter, constitution and by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Eight thousand four hundred and eight dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## GERMAN AMERICAN MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa pursuant to the laws of said State.

President, PHILIP BENNER.

Secretary, T. H. A. KOCH.

[Incorporated March 5, 1887. Commenced business July 1, 1887.]

Principal office, Nassau Block, Burlington, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 8,918.65

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....None.

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary, \$16,410.65; expense, \$3,561.71; total.....\$ 21,972.34

Medical examiner's fees paid by applicant.....None.

Total paid by members.....\$ 21,972.34

Interest, \$180.75; rent, none; total.....180.75

Advances to agents repaid.....None.

Cash received from all other sources.....None.

(Assessments paid in advance, none.)

Total income.....22,090.00

Total net resources.....\$ 30,117.74



## DISBURSEMENTS DURING THE YEAR 1905.

Losses and claims.....	\$ 17,315.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 17,315.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	1,765.25
Commissions paid or allowed for collecting assessments.....	1,329.30
Salaries of managers and agents not paid by commissions.....	None.
Salaries of officers, \$1,391.93; other compensation of officers, none; total.....	1,391.93
Salaries and other compensation of office employees.....	455.75
Medical examiner's fees, whether paid direct by members or otherwise.....	502.00
Rent, \$221.82; taxes, \$210.15; advertising and printing, \$509.50; total.....	941.17
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items:	
Postage, exchange, etc.....	273.52
Directors fees for meetings.....	94.00
Sundries, incidentals.....	13.77
Traveling expenses.....	66.91
(Advanced assessments applied, included above, none.)	
(Total expenses, \$22,624.49)	

Total disbursements.....	\$ 23,797.64
Balance.....	\$ 6,330.10

## NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$ 2,000.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	511.54
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
State of Missouri Insurance department.....	1,000.00
First National bank.....	2,905.56
All other deposits.....	None.
Total net or invested assets.....	\$ 6,330.10
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	None.

Total net or invested assets, less depreciation.....	\$ 6,330.10
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## NON-INVESTED ASSETS.

Interest due, none; accrued, none; total.....	None.
Rents due, none; accrued, none; total.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks, over cost.....	None.
Total non-invested assets.....	None.
Gross assets.....	\$ 6,330.10

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, none).....	None.
Taxes, due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same, none; total.....	None.

Advance assessments, none; bonus or dividend obligations, none; total.....None.  
All other (not including contingent mortuary).....None.

Total actual liabilities.....	None.
Balance net assets.....	\$ 6,330.10

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due—notes for current year, estimated.....	\$ 25,885.33
Mortuary assessments, due and unpaid, estimated.....	400.00
Total due from members.....	\$ 26,285.33
Deduct estimated cost of collection.....	1,328.30
Net amount due from members.....	\$ 25,057.03

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, one).....	\$ 2,000.00
Losses related (number of claims, two).....	1,500.00
Total contingent mortuary liabilities.....	\$ 3,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1905.		BUSINESS IN IOWA DURING 1905.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1891.....	1,714	\$ 1,427,000	548	\$ 583,500
Policies or certificates written during the year 1893.....	302	365,000	128	163,000
Total.....	2,016	\$ 1,792,000	676	\$ 746,500
Deduct number and amount which have ceased to be in force during 1895.....	190	184,250	104	105,250
Total policies or certificates in force December 31, 1895.....	1,826	\$ 1,607,750	572	\$ 641,250
Losses and claims on policies or certificates unpaid December 31, 1894.....	12	12,000	2	2,000
Losses and claims on policies or certificates incurred during the year 1895.....	11	10,575	4	3,225
Total.....	23	\$ 22,575	6	\$ 5,225
Losses and claims on policies or certificates paid during the year 1895.....	20	19,075	6	5,225
Policies or certificates terminated by death and total disability during 1895.....	11	10,575	4	3,225
Policies or certificates terminated by lapse during 1895.....	179	173,675	100	102,025

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No; but the full payment of policies is guaranteed by accumulations of mortuary and reserve fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No; except percentage for collecting; one-fourth set apart for reserve, the balance is used for settlement of death and disability claims.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Yes; upon the actuaries' table.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Five thousand, nine hundred and ninety-nine dollars and seventy-nine cents.

For what purpose, how is it created and where deposited?

Answer. To provide against excessive mortality; for protection against forfeiture in case of inability to pay premiums when due; to reduce premiums after ten years contingent membership; created by setting apart one-fourth of the net receipts of mortuary collections.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are; officers are elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To create a mortuary fund for settlement of mortuary and disability claims, under authority of articles of incorporation, and to collect the expense dues provided for in policy.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Four thousand, one hundred and two dollars and sixty-five cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

### HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, R. B. PARKER.

Secretary, STEPHEN BALL.

[Incorporated May, 1865. Commenced business of life insurance April, 1867.]

Principal office, 230 Asylum street, Hartford, Conn.

Attorney for service of process in Iowa, Auditor of State

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,473,061.25

#### INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 80,415.00

Annual dues as per contract, without any deduction whatever..... 238,184.77

Assessments: Mortuary..... \$1,512,997.25; expense, \$27,933.25; 1,423,788.98

emergency or safety fund, \$33,148.50; total..... 1,423,788.98

Medical examiner's fees paid by applicant, \$23,137.44; advance

payments, \$7,953.90; total..... 31,091.34

Total paid by members..... \$1,794,480.00

Interest, \$7,455.84; rent, none; total..... 57,453.84

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, \$7,953.90.)

Total income..... 1,851,933.93

Total net resources..... \$3,324,997.19

#### DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$1,376,773.79

Advanced payments applied, \$7,380.90; membership dividends

applied, \$104,047.08; total..... 111,827.98

Total paid to members..... \$1,382,601.77

Commission and fees retained by or paid or allowed to agents on

account of fees and dues..... 159,918.21

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... 6,563.05

Salaries of officers, \$20,500; other compensation of officers, none;

total..... 20,500.00

Salaries and other compensation of office employees..... 51,100.69



Medical examiner's fees, whether paid direct by members or otherwise ..... \$ 20,653.84  
 Rent, \$6,822.50; taxes, \$11,739.73; advertising and printing, \$8,652.93;  
 total ..... 31,222.16  
 Advanced to officers and agents to be repaid out of future salaries or commissions ..... None.  
 All other items, viz.: Traveling expenses, \$4,307.45; law expenses, \$8,034.89; postage, \$10,583.78; miscellaneous office expenses, \$5,447.89; dividends to stockholders, \$35,000; total.. 45,033.42  
 (Advanced assessments applied, included above, \$7,709.90.)  
 (Total expenses, \$39,813.37.)

Total disbursements ..... \$1,719,415.14  
 Balance ..... \$1,695,562.05

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances .... \$ 20,482.08  
 Loans on mortgages (first liens) on real estate ..... 17,300.00  
 Loans secured by pledge of bonds, stocks or other marketable collaterals ..... None.  
 Cost value of bonds and stocks owned absolutely ..... 169,443.91  
 Agents' ledger balances ..... None.  
 Cash in office ..... 3,564.00  
 Cash deposits in banks on emergency or reserve fund account:  
 First National bank, Hartford, \$140,000.53; Farmers and Mechanics National bank of Hartford, \$54,944.85; United States bank, Hartford, \$11,682.69; Nebraska National bank, Omaha, \$4,400; total ..... 211,930.88  
 All other deposits: Principal sum of the investments and cash deposited in trust with Security company of Hartford as a safety reserve or emergency fund ..... 1,183,471.06  
 Total net or invested assets ..... \$1,695,562.05  
 Deduct depreciation of assets to bring same to market value.... 23,543.33  
 Total net or invested assets, less depreciation ..... \$1,582,538.72

## NON-INVESTED ASSETS.

Interest due, none; accrued, \$1,041.29; total ..... \$ 1,041.29  
 Rents due, none; accrued, none; total ..... None.  
 Market value of real estate over cost and incumbrances ..... None.  
 Market value of bonds and stocks over cost ..... None.  
 Total non-invested assets ..... 1,041.29  
 Gross assets ..... \$1,583,580.00

## LIABILITIES.

Losses adjusted, due and unpaid ..... \$ 250.00  
 Taxes due and accrued ..... 8,552.41  
 Salaries, rents and office expenses due and accrued ..... None.  
 Borrowed money, none; interest accrued on same, none; total ..... None.  
 Advanced assessments, \$3,427.15; bonus or dividend obligations, none; total ..... 3,427.15  
 All other (not including contingent mortuary), viz.: Mortality fund and reserve ..... 92,092.78  
 Accumulated safety reserve or emergency funds on deposit..... 1,183,471.06  
 Total actual liabilities ..... 1,284,323.40  
 Balance, net assets ..... \$ 254,986.60

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due ..... \$ 210,000.00  
 Mortuary assessments, not yet called for losses unadjusted, \$25,000; realized, \$19,000; reported, none; total ..... 44,000.00  
 Net amount due from members ..... \$ 354,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 90) ..... \$ 240,000.00  
 Losses reported (number of claims, 57) ..... 85,000.00  
 Losses realized (number of claims, 3) ..... 12,000.00  
 Total contingent mortuary liabilities ..... \$ 337,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1905.		BUSINESS IN IOWA DURING 1905.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1904	40,749	\$97,325,500.00	807	\$ 1,805,500.00
Policies or certificates written during the year 1905	6,990	11,500,400.00	34	30,500.00
Total	47,748	108,985,900.00	901	\$ 1,836,000.00
Deduct number and amount which have ceased to be in force during 1905	5,119	9,400,200.00	73	155,000.00
Total policies or certificates in force December 31, 1905	42,629	89,685,700.00	828	\$ 1,671,000.00
Losses and claims on policies or certificates unpaid December 31, 1904	114	255,500.00		
Losses and claims on policies or certificates incurred during year 1905	516	1,387,000.00	9	25,000.00
Total	630	\$ 1,642,500.00	9	\$ 25,000.00
Losses and claims on policies or certificates paid during the year 1905	504	1,370,773.79	9	35,000.00
Policies or certificates terminated by death during 1905	560	1,307,000.00	10	25,000.00
Policies or certificates terminated by lapse during 1905	4,530	8,033,200.00	53	125,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Fifteen thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No, except that some policies are issued where the first seven years' mortality payments are fixed by a quarterly advance charge based on 10 per cent loaded actuarial net seven year term rates.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. None, other than as provided by contract.  
 Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. According to age at death of levy by a table derived from the American and actuarial tables of mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?  
 Answer. One million one hundred and eighty-three thousand four hundred and seventy-one dollars and six cents.  
 For what purpose, how is it created and where deposited?  
 Answer. By a payment of \$10 per \$1,000 (once only) of amount insured.  
 Are the officers and directors elected at annual meeting of members?  
 Answer. No.  
 If not, how are they selected?  
 Answer. Directors, by stockholders. Officers, by directors.  
 Is a medical examination required before issuing a certificate to applicants?  
 Answer. Yes.  
 Are certificates issued to persons other than the families or heirs of the member?  
 Answer. Yes.  
 Are assignments of certificates to other than such persons allowed?  
 Answer. Yes.  
 For what purpose are assessments made, and under what authority?  
 Answer. To pay death claims, under the contract of the policy.  
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?  
 Answer. Fifteen thousand dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## IMPERIAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, GEORGE C. MCMURTRY.

Secretary, WILLIAM BOWEN.

[Incorporated December 31, 1894. Commenced business January 3, 1895.]

Principal office, 402 and 404 Equitable building, Des Moines, Iowa.

Attorney for service of process in Iowa, Wm. H. Bally.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....None.

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:  
 Gross amount of membership fees required or represented by application, without deductions.....\$ 1,093.90  
 Annual dues as per contract, without any deduction whatever.....None.  
 Assessments: Mortuary, \$969.14; expenses, \$1,894.71; total.....2,863.85  
 Medical examiner's fees paid by applicant.....None.  
 Total paid by members.....\$ 3,957.75  
 Interest none; rent.....None.  
 Advances to agents repaid.....15.10

Cash received from all other sources, viz: Advanced by directors.....\$ 250.00  
 (Assessments paid in advance, \$19.53.)  
 Total income.....\$ 3,881.90  
 Total net resources.....\$ 3,881.90  
 DISBURSEMENTS DURING THE YEAR 1895.  
 Losses and claims.....\$ 392.85  
 Advanced payments returned to rejected applicants.....1.20  
 Total paid to members.....\$ 371.35  
 Commission and fees retained by or paid or allowed to agents on account of fees and dues, \$39.53; membership fees, \$1,093.90; total.....1,256.56  
 Commissions paid or allowed for collecting assessments.....21.40  
 Salaries of managers and agents not paid by commissions.....None.  
 Salaries of officers, none; other compensation of officers, \$900; total.....900.00  
 Salaries and other compensation of office employees.....219.83  
 Medical examiners' fees, whether paid direct by members or otherwise.....None.  
 Rent, \$195; taxes, none; advertising and printing, \$239.05; total.....239.05  
 Advanced to officers and agents to be repaid out of future salaries or commissions.....29.75  
 All other items, viz: General expenses, \$9.45; books and stationery, \$3.15; postage, \$194.58; furniture and fixtures, \$39.05; state licenses, \$25; recording fees, \$13.55; travelling expenses, \$19.50; total.....381.24  
 (Advanced assessments applied, included above, none.)  
 (Total expenses, \$3,917.83.)  
 Total disbursements.....\$ 3,389.18  
 Balance.....\$ 492.77

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....None.  
 Loans on mortgages (first liens) on real estate.....None.  
 Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.  
 Cost value of bonds and stocks owned absolutely.....None.  
 Agents' ledger balances.....\$ 30.75  
 Cash in office.....None.  
 Cash deposits in banks on emergency or reserve fund account.....492.77  
 German Savings bank.....None.  
 All other deposits.....None.  
 Total net or invested assets.....\$ 523.52  
 Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....9.75  
 Total net or invested assets, less depreciation.....\$ 513.77

## NON-INVESTED ASSETS.

Interest due, none; accrued.....None.  
 Rents due, none; accrued.....None.  
 Market value of real estate over cost and incumbrances.....None.  
 Market value of bonds and stocks over cost.....None.  
 Total non-invested assets.....\$ 513.77  
 Gross assets.....\$ 513.77



## LIABILITIES.

Losses adjusted, due and unpaid (number of claims).....None.	
Taxes due and accrued.....None.	
Salaries, rents and office expenses due and accrued.....None.	
Borrowed money, \$250; interest accrued on same, \$50; total.....\$	270 00
Advance assessments, none; bonus or dividend obligations, None.	
All other (not including contingent mortuary).....None.	
Total actual liabilities.....	\$ 270.00
Balance, net assets.....	\$ 342.77
CONTINGENT MORTUARY ASSETS (OR RESOURCES.)	
Mortuary assessments not yet called for losses unadjusted, none; related, none; reported, \$62.28; total.....\$	92.28
Net amount due from members.....	\$ 92.28
CONTINGENT MORTUARY LIABILITIES.	
Losses reported (number of claims, 8).....\$	92.28
Total contingent mortuary liabilities.....	\$ 92.28

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates written during the year 1895.....	626	\$1,754,000.00	626	\$ 1,754,000.00
Total.....	626	\$1,754,000.00	626	\$ 1,754,000.00
Deduct number and amount which have ceased to be in force during 1895.....	208	651,000.00	108	651,000.00
Total policies or certificates in force December 31, 1895.....	418	\$1,103,000.00	418	\$ 1,103,000.00
Losses and claims on policies or certificates incurred during the year 1895.....	23	\$ 462.13	23	\$ 462.13
Total.....	23	\$ 462.13	23	\$ 462.13
Losses and claims on policies or certificates paid during the year 1895.....	20	\$ 309.85	20	\$ 309.85
Policies or certificates terminated by lapse during 1895.....	208	\$ 651,000.00	208	\$ 651,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty-five per cent.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age?

Answer. No.

If mortality tables are used please name them, and state if assessments are levied on age at entry or on age at date of assessment?

Answer. No.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. For payment of claims and expenses in accordance with the articles of incorporation?

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Eight hundred and fifty-two dollars and seventy-five cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## \* IOWA DEPOSIT LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, \_\_\_\_\_

Secretary, D. WHEELER SMITH.

[Incorporated October 15, 1894. Commenced business January 5, 1895.]

Principal office, Des Moines.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... None.

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 6,104.45
Annual dues as per contract, without any deduction whatever.....	669.50
Assessments: Mortuary, \$1,591.64; expense, included in annual dues; total.....	1,591.64
Medical examiner's fees paid by applicant.....	
.....[Not reported to this office]	

Total paid by members.....	\$ 8,365.65
Interest, none; rent, none; total.....	None.
Advances to agents repaid.....	None.

\* Name has been changed to the Iowa National Life Association.

Cash received from all other sources, viz.: Bills and accounts payable, \$533.65; guarantee fund deposits, cash, \$146.30; guarantee fund deposits, notes, \$9,399.45; total.....\$ 10,069.40  
(Assessments paid in advance, none.)

Total income.....\$ 15,455.05  
Total net resources.....\$ 18,455.05

## DISBURSEMENTS DURING THE YEAR 1905.

Losses and claims.....\$ 1,100.00  
Advance payments returned to rejected applicants.....None.

Total paid to members.....\$ 1,100.00  
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....\$ 5,306.45  
Commissions paid or allowed for collecting assessments and exchange.....9.63  
Salaries of managers and agents not paid by commissions.....55.00  
Salaries of officers, \$527.12; other compensation of officers, none; total.....527.12  
Salaries and other compensation of office employees.....None.  
Medical examiner's fees, whether paid direct by members or otherwise.....778.00  
Rent, \$168; taxes, none; advertising and printing, \$279.51; total.....447.51  
Advanced to officers and agents to be repaid out of future salaries or commissions.....None.  
All other items, viz.: Office expenses, \$150.50; traveling expenses, \$143.08; total.....103.58  
(Advance assessments applied, none.)  
(Total expenses, \$7,536.69.)

Total disbursements.....\$ 8,435.69  
Balance.....\$ 10,029.36

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....None.  
Loans on mortgages (first liens) on real estate.....None.  
Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.  
Cost value of bonds and stocks owned absolutely.....None.  
Agents' ledger balances.....None.  
Cash in office.....None.  
Cash deposits in banks on emergency or reserve fund account.....None.  
All other deposits.....None.  
Total net or invested assets.....\$ 10,029.36  
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....None.  
Total net or invested assets, less depreciation.....\$ 10,029.36

## NON-INVESTED ASSETS.

Interest due, none; accrued, none; total.....None.  
Rents due, none; accrued, none; total.....None.  
Market value of real estate over cost and incumbrances.....None.  
Market value of bonds and stocks over cost.....None.  
Mortuary fund on hand.....\$ 482.61  
Guarantee fund, notes, \$9,399.45; guarantee fund, cash, \$146.30; total.....9,545.75  
Total non-invested assets.....\$ 10,029.36  
Gross assets.....\$ 10,029.36

## LIABILITIES.

Losses adjusted, due and unpaid.....None.  
Taxes due and accrued.....None.  
Salaries, rents and office expenses due and accrued.....None.  
Borrowed money, \$533.65; interest accrued on same, none; total.....\$ 533.65  
Advance assessments, none; bonds or dividend obligations, None.  
All other (not including mortuary contingent).....None.  
Total actual liabilities.....\$ 533.65  
Balance, net assets.....\$ 9,471.71

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, not yet called for losses unadjusted, none; related, none; reported, \$2,000; total.....\$ 2,000.00  
Total due from members.....\$ 2,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 1).....\$ 2,000.00  
Total contingent mortuary liabilities.....\$ 2,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1905.		BUSINESS IN IOWA DURING 1905.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1904.....	None	None	None	None
Policies or certificates written during the year 1905.....	295	\$ 542,000.00	295	\$ 542,000.00
Total.....	295	\$ 542,000.00	295	\$ 542,000.00
Deduct number and amount which have ceased to be in force During 1905.....	68	127,000.00	68	127,000.00
Total policies or certificates in force December 31, 1905.....	227	\$ 515,000.00	227	\$ 515,000.00
Losses and claims on policies or certificates unpaid December 31, 1905.....	None	None	None	None
Losses and claims on policies or certificates incurred during the year 1905.....	2	4,000.00	2	4,000.00
Total.....	2	4,000.00	2	4,000.00
Losses and claims on policies or certificates paid during the year 1905.....	1	2,000.00	1	2,000.00
Policies or certificates terminated by death during 1905.....	2	4,000.00	2	4,000.00
Policies or certificates terminated by lapse during 1905.....	66	122,000.00	66	122,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Amount due on policy loss is provided for by an assessment on the members, levied pro rata upon the guarantee fund of the association.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.



Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. On Class A, no. On Class B the amount of reserve is returned to member at end of term—on term policies.

In levying mortality assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Yes; American experience table.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessments are levied by a percentage on the guarantee deposit of the members, according to age at entrance.

Has the society an emergency or reserve fund?

Answer. Yes.

For what purpose, how is it created and where deposited?

Answer. Guarantee fund is for guarantee of persistency of members, and upon lapse reverts to surplus fund.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors only. Officers elected by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. For contingent expenses and mortality costs. By authority of the board of directors in accordance with the articles.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One thousand dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

### IOWA MASONS BENEVOLENT SOCIETY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, F. H. LORING.

Secretary, J. M. HERBOX.

[Incorporated January 20, 1875. Commenced business March 14, 1878.]

Principal office, Oskaloosa, Iowa.

Attorney for service of process in Iowa, L. C. Blanchard, Oskaloosa, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year ..... \$ 31,749.08

#### INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions, ..... \$ 3,339.50

## IOWA INSURANCE REPORT.

Annual dues as per contract, without any deduction whatever, \$ 250.50  
Assessments: Mortuary, \$.....; expense, \$.....; total, 107,760.05  
Medical examiner's fees paid by applicant, 830.50

Total paid by members, ..... \$ 112,198.15  
Interest, \$.....; rent, \$2,519.21; total, 2,519.21

Advances to agents repaid, ..... None.  
Cash received from all other sources, viz.: Received from L. L. Endaen, \$9,345.79; releasing certificates, \$4; changes in ledger accounts, \$1,952.94; total, 19,618.73  
(Assessments paid in advance, none.)

Total income, ..... \$ 125,341.09

Total net resources, ..... \$ 107,680.77

#### DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims, ..... \$ 98,000.00  
Advanced payments returned to members, ..... 17.84

Total paid to members, ..... \$ 98,017.84

Commissions and fees retained by or paid or allowed to agents on account of fees and dues, ..... 6,715.89

Commissions paid or allowed for collecting assessments, ..... 2,380.79

Salaries of managers and agents not paid by commissions, ..... 4,186.84

Salaries of officers, \$3,690; other compensation of officers, \$106.11; total, 3,136.11

Salaries and other compensation of office employees, ..... 702.50

Medical examiner's fees, whether paid direct by members or otherwise, ..... 1,148.75

Rent, \$.....; taxes, \$387.59; advertising and printing, \$74.94; total, 1,341.94

Advanced to officers and agents to be repaid out of future salaries or commissions, ..... None.

All other items, ..... 3,924.79

(Advanced assessments applied, none.)

Total expenses, \$22,496.52

Total disbursements, ..... 121,497.35

Balance, ..... \$ 35,834.41

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances, ..... \$ 22,715.98

Loans on mortgages (first liens) on real estate, ..... None.

Loans secured by pledge of bonds, stocks or other marketable collaterals, ..... None.

Cost value of bonds and stocks owned absolutely, ..... None.

Bills receivable, ..... 406.75

Ledger accounts, ..... 1,107.86

Cash in office, ..... 313.45

Cash deposits in banks on emergency or reserve fund account: Farmers & Traders bank, Oskaloosa, ..... 2,112.47

All other deposits: In treasurer's hands, ..... 5,000.00

Total net or invested assets, ..... \$ 25,833.41

Deduct depreciation of assets to bring same to market value and agents' balances unsecured, ..... None.

Total net or invested assets, less depreciation, ..... \$ 25,833.41

#### NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$.....; total, ..... None.

Rents due, \$.....; accrued, \$.....; total, ..... None.

Market value of real estate over cost and incumbrances, ..... None.

Market value of bonds and stocks over cost, ..... None.

Total non-invested assets, ..... None.

Gross assets, ..... \$ 25,834.41

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims 1) .....	\$ 1,000.00	
Taxes due and accrued.....	None.	
Salaries, rents and office expenses due and accrued.....	None.	
Borrowed money, \$.....; interest accrued on same, \$.....;		
total.....	None.	
Advance assessments, \$.....; bonus or dividend obligations,		
\$.....; total.....	None.	
All other (not including contingent mortuary), viz.: Ledger		
accounts.....	2,441.57	
Total actual liabilities.....	\$ 3,441.57	
Balance, net assets.....	\$ 32,311.84	

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 9,000.00	
Mortuary assessments not yet called for losses unadjusted,		
\$.....; resisted, \$.....; reported, \$38,000; total.....	28,000.00	
Total due from members.....	\$ 47,000.00	
Deduct estimated cost of collection.....	4,700.00	
Net amount due from members.....	\$ 42,300.00	

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 4).....	\$ 7,020.00	
Losses reported (number of claims, 29).....	33,440.00	
Total contingent mortuary liabilities.....	\$ 41,360.00	

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS IN 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	3,527	\$ 6,765,000	2,485	\$ 4,790,000
Policies or certificates written during the year 1895.....	1,323	1,701,000	1,222	1,594,000
Total.....	4,850	\$ 8,466,000	3,707	\$ 6,384,000
Deduct number and amount which have ceased to be in force during 1895.....	2,170	4,029,000	1,376	2,564,000
Total policies or certificates in force December 31, 1895.....	2,679	\$ 4,437,000	2,331	\$ 3,820,000
Losses and claims on policies or certificates unpaid December 31, 1894.....	30	56,000	17	34,000
Losses and claims on policies or certificates incurred during the year 1895.....	47	91,050	24	42,060
Total.....	77	\$ 147,050	41	\$ 76,060
Losses and claims on policies or certificates paid during the year 1895.....	52	98,000	27	51,000
Policies or certificates terminated by death during 1895.....	47	91,050	23	46,000
Policies or certificates terminated by lapse during 1895.....	2,129	3,034,000	1,347	2,025,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty cents on each death assessed for is used as general fund for all purposes. All the balance is mortuary fund.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. By classes, according to age at entry.

Has the society an emergency or reserve fund?

Answer. Yes. Called permanent fund.

What is the amount thereof?

Answer. Twenty-one thousand seven hundred and fifteen dollars and eighty-eight cents.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. Twelve directors. One-third elected each year by the members at annual meeting. Each for a term of three years. All officers elected by board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. We conform strictly to the laws of Iowa.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay losses and expenses under the direction of the officers, and by authority of the by-laws of the society, with the approval of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

On full certificate about two thousand dollars.



## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## IOWA MUTUAL ACCIDENT INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, IRA KNAPP.

Secretary, EDGAR L. IRVING.

[Incorporated March 20, 1894. Commenced business May 14, 1894.]

Principal office, Nora Springs, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. .... \$ 25.88

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 8,439.00
Annual dues as per contract, without any deduction whatever.....	48.75
Assessments: Mortuary, \$4.05; expense, \$170.50; total.....	5,165.50
Medical examiner's fees paid by applicant.....	None.

Total paid by members..... \$ 13,653.25

Interest, none; rent, none; total.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources, viz.: Advanced by officers (Assessments paid in advance, none.)	192.00

Total income..... \$ 14,845.25

Total net resources..... \$ 14,871.13

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims.....	\$ 4,000.71
Advanced payments returned to canceled members.....	5.00

Total paid to members..... \$ 4,005.71

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... \$ 5,420.00

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... None.

Salaries of officers, none; other compensation of officers..... None.

Salaries and other compensation of office employees..... 88.50

Medical examiner's fees, whether paid direct by members or otherwise..... 2.00

Rent, \$92; exchange, \$191.52; advertising and printing, \$92.24; total..... 375.76

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz.:

Attorney's fees, \$12; postage, \$439.50; coal and lights, \$47.25; total.....	\$ 489.50
General traveling expenses, \$60.70; directors' fees, \$17; total.....	86.70
Books, fixtures and furniture, \$65.55; supplies, \$12.25; total.....	77.80
State fees and agents' certificates from auditor, \$79.25; express and freight, \$33.24; total.....	112.49

(Advance assessments applied, none)

(Total expenses, \$10,289.34)

Total disbursements..... \$ 14,947.65

Balance..... \$ 33.18

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.

Loans on mortgages (first lien) on real estate..... None.

Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... None.

Cash in office..... 33.18

Cash deposits in banks on emergency or reserve fund account..... None.

All other deposits..... None.

Total net or invested assets..... \$ 33.18

Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... None.

Total net or invested assets, less depreciation..... \$ 33.18

## NON-INVESTED ASSETS.

Interest due, none; accrued, none; total..... None.

Rents due, none; accrued, none; total..... None.

Office furniture, fixtures and supplies..... (Present value) \$ 300.00

Market value of real estate over cost and incumbrances..... None.

Market value of bonds and stocks over cost..... None.

Total non-invested assets..... \$ 300.00

Gross assets..... \$ 333.18

## LIABILITIES.

Losses adjusted, due and unpaid..... None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... None.

Borrowed money, \$500; interest accrued on same, none; total..... \$ 500.00

Advance assessments, none; bonus or dividend obligations..... None.

All other (not including contingent mortuary)..... None.

Total actual liabilities..... \$ 500.00

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due, 75 per cent benefit, \$1.25 per cent general..... \$ 2,482.00

Received on above, reported, \$1,482.75 per cent benefit, 25 per cent general..... 1,482.00

Total due from members..... \$ 1,030.00

Net amount due from members..... \$ 1,030.00

## CONTINGENT MORTUARY LIABILITIES.

(None)

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.
Policies or certificates in force December 31, 1894.....	822	\$ 1,537,000.00
Policies or certificates written during the year 1895.....	1,584	4,425,000.00
Total.....	2,406	\$ 5,962,000.00
Deduct number and amount which have ceased to be in force during 1895.....	805	2,012,000.00
Total policies or certificates in force December 31, 1895.....	1,601	\$ 3,950,000.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	1	65.63
Losses and claims on policies or certificates incurred during the year 1895.....	131	3,953.03
Total.....	132	\$ 4,000.71
Losses and claims on policies or certificates paid during the year 1895.....	132	4,000.71
Policies or certificates terminated by lapse during 1895.....	805	2,012,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Fixed sums.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors elected at annual meetings by members. Officers elected by board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay losses, and by authority granted by articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two thousand eight hundred and two dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## JEWELERS AND TRADESMEN'S COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, SAMUEL W. SAXTON.

Secretary, E. S. JOHNSON, JR.

[Incorporated....., 18.. Commenced business September 8, 1895.]

Principal office, 253 Broadway, New York city.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 14,972.25

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... None.

Annual dues as per contract, without any deduction whatever. \$ 10,573.62

Assessments: Mortuary, \$57,983.68; expense, \$13,772.49; total..... 71,756.17

Medical examiner's fees paid by applicant..... 910.00

Total paid by members..... \$ 83,239.79

Interest, \$86.62; rent, \$606; total..... 692.62

Advances to agents repaid..... None.

Cash received from all other sources..... 60.00

(Assessments paid in advance, none.)

Total income..... \$ 83,413.41

Total net resources..... \$ 98,385.67

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 48,200.00

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 48,200.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 11,944.39

Commissions paid or allowed for collecting assessments..... 3,958.60

Salaries of managers and agents not paid by commissions..... 2,500.00

Salaries of officers, \$.....; other compensation of officers, \$.....; total..... 6,500.00

Salaries and other compensation of office employees..... 2,564.00

Medical examiner's fees, whether paid direct by members or otherwise..... 910.00

Rent, \$1,000; taxes, \$1,227.85; advertising and printing, \$1,092.81; total..... 3,320.66

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.



All other items, viz.:  
 Legal expenses, investigations, etc. \$ 4,430.70  
 Postage. 730.00  
 (Advanced assessments applied, included above, none.)  
 (Total expenses, \$56,990.25.)

Total disbursements. \$ 85,190.95  
 Balance. \$ 13,194.72

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances ..... None.  
 Loans on mortgages (first liens) on real estate ..... None.  
 Loans secured by pledge of bonds, stocks or other marketable  
 collaterals ..... None.  
 Cost value of bonds and stocks owned absolutely ..... None.  
 Agents' ledger balances ..... None.  
 Cash in office ..... \$ 274.13  
 Cash deposits in banks on emergency or reserve fund account:  
 United States Trust company ..... 12,715.91  
 All other deposits:  
 Chatham National bank ..... 204.68  
 Total net or invested assets ..... \$ 13,194.72  
 Deduct depreciation of assets to bring same to market value  
 and agents' balances unsecured ..... None.  
 Total net or invested assets, less depreciation ..... \$ 13,194.72

## NON-INVESTED ASSETS.

Interest due, none; accrued, none; total ..... None.  
 Rents due, none; accrued, none; total ..... None.  
 Market value of real estate over cost and incumbrances ..... None.  
 Market value of bonds and stocks over cost ..... None.  
 Total non-invested assets ..... \$ 13,194.72  
 Gross assets ..... \$ 13,194.72

## LIABILITIES.

Losses adjusted, due and unpaid ..... None.  
 Taxes due and accrued ..... None.  
 Salaries, rents and office expenses due and accrued ..... None.  
 Borrowed money, none; interest accrued on same, none; total ..... None.  
 Advanced assessments, none; bonus or dividend obligations,  
 none; total ..... None.  
 All other (not including contingent mortuary) ..... None.  
 Total actual liabilities ..... None.  
 Balance, net assets ..... \$ 13,194.72

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due ..... \$ 1,541.48  
 Mortuary assessments, due and unpaid ..... 2,937.78  
 Mortuary assessments, not yet called for losses unpaid, adjusted,  
 \$19,000; resisted, \$16,500; reported, none; total ..... 35,500.00  
 Total due from members ..... \$ 38,009.26  
 Deduct estimated cost of collection ..... 3,000.00  
 Net amount due from members ..... \$ 36,009.26

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 5) ..... \$ 19,000.00  
 Losses resisted (number of claims, 6) ..... 16,500.00  
 Total contingent mortuary liabilities ..... \$ 35,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1905.		BUSINESS IN IOWA DURING 1905.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894	1,543	\$ 3,890,600	4	\$ 4,000
Policies or certificates written during the year 1895	405	612,000		
Total	1,948	\$ 4,502,600	4	\$ 4,000
Deduct number and amount which have ceased to be in force during 1905	210	491,500		
Total policies or certificates in force December 31, 1905	1,738	\$ 4,011,100	4	\$ 4,000
Losses and claims on policies or certificates unpaid December 31, 1904	5	14,000		
Losses and claims on policies or certificates incurred during year 1905	30	72,700		
Total	35	\$ 86,700		
Losses and claims on policies or certificates paid during the year 1905	28	48,200		
Policies or certificates terminated by death during 1905	30	72,700		
Policies or certificates terminated by lapse during 1905	180	419,800		

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes. By assessments and emergency fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. For contesting, investigating and settling claims; for collecting assessments.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Yes.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience tables of mortality. At age when assessments are called, if found necessary.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twelve thousand seven hundred and fifteen dollars and ninety-one cents. For what purpose, how is it created and where deposited?

Answer. To pay claims, if needed; if not, to be used in decreasing amount of or number of assessments.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors. Officers elected by directors.

Are certificates issued to persons other than the families or heirs of the member?  
 Answer. No.  
 Are assignments of certificates to other than such persons allowed?  
 Answer. Yes.  
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?  
 Answer. Eleven thousand eighty-seven dollars and five cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## KNIGHTS TEMPLARS AND MASONS LIFE INDEMNITY COMPANY,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, GEORGE M. MOULTON.

General Manager, W. H. GRAY.

[Incorporated May 5, 1884. Commenced business May 27, 1884.]

Principal office, 1203 Masonic Temple, Chicago, Ill.

Attorney for service of process in Iowa, Auditor of State.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 294,888.15

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 5,514.50  
 Annual dues as per contract, without any deduction whatever... 22,768.21  
 Assessments: Mortuary, \$282,502.58; expense, \$94,048.28; total... 376,550.86  
 Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$ 408,822.67  
 Interest..... 12,619.21  
 Advances to agents repaid.....None.  
 Cash received from all other sources, viz.: Advance payments.. 962.50  
 (Assessments paid in advance, none.)

Total income..... \$ 421,814.38

Total net resources..... \$ 716,702.54

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 319,531.77  
 Advanced payments returned to rejected applicants..... 175.88

Total paid to members..... \$ 319,707.65

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 23,000.00  
 Commissions paid or allowed for collecting assessments.....None.  
 Salaries of managers and agents not paid by commissions.....None.  
 Salaries of officers..... 5,000.00

Salaries and other compensation of office employees..... \$ 7,457.58  
 Medical examiner's fees, whether paid direct by members or otherwise..... 2,315.00  
 Rent, \$3,000; taxes, \$178.35; advertising and printing, \$3,300.81; total..... 6,907.17  
 Advanced to officers and agents to be repaid out of future salaries or commissions.....None.  
 All other items, viz.: Postage, \$3,536.50; collections, \$5,857.11; traveling expenses, \$5,981.11; furniture, \$146.25; office expenses, \$758.81; legal expenses, \$1,411.40; dividend bonds, \$3,645.40; total..... 26,383.97  
 (Advanced assessments applied, \$16,386.35.)  
 (Total expenses, \$71,280.62)

Total disbursements..... \$ 300,939.17

Balance..... \$ 325,763.37

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....None.  
 Loans on mortgages (first liens on real estate).....None.  
 Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.  
 Cost value of bonds and stocks owned absolutely..... \$ 300,967.50  
 Agents' ledger balances.....None.  
 Cash in office..... 448.36  
 Cash deposits in banks on emergency or reserve fund account:  
 First National bank..... 17,000.15  
 Illinois Trust and Savings bank..... 8,496.66  
 All other deposits: With Missouri department..... 1,000.00

Total net or invested assets..... \$ 325,763.37

Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....None.

Total net or invested assets, less depreciation..... \$ 325,763.37

## NON-INVESTED ASSETS.

Interest due, none; accrued, none; total.....None.  
 Rents due, none; accrued, none; total.....None.  
 Market value of real estate over cost and incumbrances.....None.  
 Market value of bonds and stocks over cost..... \$ 5,122.50

Total non-invested assets..... 5,122.50

Gross assets..... \$ 330,885.87

## LIABILITIES.

Losses adjusted, due and unpaid.....None.  
 Taxes due and accrued.....None.  
 Salaries, rents and office expenses due and accrued.....None.  
 Borrowed money, none; interest accrued on same.....None.  
 Advance assessments, \$4,967.57; bonus or dividend obligations, \$5,537.70; total..... \$ 10,505.27  
 All other (not including contingent mortuary), viz.: Judgment, Loss (appealed)..... 5,611.13

Total actual liabilities..... 16,116.40

Balance, net assets..... \$ 314,769.47

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)



## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, B).....	\$ 2,226.80
Losses reported (number of claims, C).....	13,678.63
Losses resisted (number of claims, D).....	16,485.11
Total contingent mortuary liabilities.....	\$ 30,400.54

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	7,285	\$25,432,712.00	690	\$ 2,414,936.00
Policies or certificates written during the year 1895.....	1,134	3,055,098.00	203	475,000.00
Total.....	8,419	28,487,810.00	893	2,889,936.00
Deduct number and amount which have ceased to be in force during 1895.....	880	2,064,612.00	127	369,900.00
Total policies or certificates in force December 31, 1895.....	7,539	\$26,423,198.00	766	\$ 2,519,936.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	15	55,220.00		
Losses and claims on policies or certificates incurred during the year 1895.....	60	309,425.57	6	28,459.00
Total.....	185	\$ 364,645.57	6	28,459.00
Losses and claims on policies or certificates paid during the year 1895.....	90	319,263.77	5	23,162.15
Policies or certificates terminated by death during 1895.....	90	309,425.00	6	28,459.00
Policies or certificates terminated by lapse during 1895.....	790	2,075,187.00	121	309,941.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes. Reserve fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Carlisle table. Age at date of assessment.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Three hundred and six thousand two hundred and six dollars and thirty-five cents.

For what purpose, how is it created and where deposited?

Answer. For protection of members. Surplus after deducting expenses from the sum of the entrance fees, annual dues and 25 per cent of the assessment. First National and Illinois Trust and Savings bank.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants.

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. For the payment of losses. Under authority of the board of directors and the laws of the state of Illinois, under which the company is incorporated.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Twenty-five thousand and eighty-three dollars and forty-six cents.

## ANNUAL STATEMENT

For the year ending January 31, 1895, of the condition of the

## MASONS AND ODD FELLOWS UNION AID ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, W. H. MORRIS.

Secretary, M. BREEDER.

[Incorporated May 12, 1893. Commenced business June 29, 1893.]

Principal office, Manchester, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 721.86

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 2,420.00

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$1,655.21; expense, \$3,084.74; total..... 5,239.95

Medical examiner's fees paid by applicant..... 262.80

Total paid by members..... \$ 8,042.75

Interest, none; rents, none; total..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz:

Change of beneficiary..... 2.00

Sale of fixtures..... 2.50

(Assessments paid in advance, \$284.74.)

Total income..... 8,047.25

Total net resources..... \$ 8,769.11

DISBURSEMENTS DURING THE YEAR 1955.	
Losses and claims.....	\$ 2,000.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 2,000.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	2,366.05
Commissions paid or allowed for collecting assessments.....	179.93
Salaries of managers and agents not paid by commissions.....	None.
Salaries of officers, none; other compensation of officers, none; total.....	None.
Salaries and other compensation of office employees.....	500.00
Medical examiner's fees, whether paid direct by members or otherwise.....	283.00
Rent, \$150; taxes, \$11; advertising and printing, \$373.99; total.....	534.99
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz:	
Medical director, \$5.90; fire insurance, \$7; total.....	\$ 12.90
Interest, \$63.33; office supplies, \$28.07; postage, \$23.51; total.....	\$ 114.91
Travelling expenses, \$100; amount repaid, advanced by officers for organization, \$90.33; total.....	1,190.33
(Advanced assessments applied, included above, none.)	
(Total expenses, \$5,672.53.)	
Total disbursements.....	\$ 7,672.00
Balance.....	\$ 1,097.00

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account.....	None.
All other deposits:	
Mortuary fund deposited with Delaware County State bank.....	\$ 788.81
General fund deposited with First National bank, Manchester, Iowa.....	\$ 13.47
Total net or invested assets.....	\$ 1,097.00
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 1,097.00

## NON-INVESTED ASSETS.

Interest due, none; accrued, none; total.....	None.
Rents due, none; accrued, none; total.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.
Gross assets.....	\$ 1,097.00

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, none).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same, none; total.....	None.

Advance assessments, none; bonus or dividend obligations, none; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 1,097.00
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Mortuary assessments, not yet called for losses unadjusted, \$1,000; resisted, none; reported, none; total.....	\$ 1,000.00
Net amount due from members.....	\$ 2,000.00
CONTINGENT MORTUARY LIABILITIES.	
Losses adjusted, not yet due (number of claims 2).....	\$ 2,000.00
Total contingent mortuary liabilities.....	\$ 2,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1955.		BUSINESS IN IOWA DURING 1955.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1954.....	867	\$ 1,499,000	867	\$ 1,499,000
Policies or certificates written during the year 1955.....	1,158	1,161,000	1,158	1,161,000
Total.....	2,025	\$ 2,660,000	2,025	\$ 2,660,000
Deduct number and amount which have ceased to be in force during 1955.....	239	\$ 337,000	239	\$ 337,000
Deduct number and amount re-written in 1955.....	367	729,000	367	729,000
Total policies or certificates in force December 31, 1955.....	1,418	\$ 1,594,000	1,418	\$ 1,594,000
Losses and claims on policies or certificates incurred during year 1955.....	4	4,000	4	4,000
Total.....	4	4,000	4	4,000
Losses and claims on policies or certificates paid during the year 1955.....	2	2,000	2	2,000
Policies or certificates terminated by death during 1955.....	4	4,000	4	4,000
Policies or certificates terminated by lapse during 1955.....	593	1,062,000	593	1,062,000

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two \$1,000 certificates.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes. Ten per cent for expenses.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.



In levying mortality assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Graded. On age at entry.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors are elected at annual meetings of the members and officers are elected by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay death losses and by authority of the articles of incorporation and order of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Seven hundred and eighty-three dollars and sixty-one cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

### MASSACHUSETTS BENEFIT LIFE ASSOCIATION,

Organized under the laws of the State of Massachusetts, said to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, GEORGE A. LITCHFIELD.

Secretary, E. S. LITCHFIELD.

[Incorporated February 8, 1878. Commenced business October 13, 1878.]

Principal office, 53 State street, Boston, Mass.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,160,872.96

#### INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deduction..... \$ 258,179.43  
Annual dues as per contract, without any deduction whatever.. 237,535.79  
Assessments: Mortuary, reserve, expense..... 2,306,781.46  
Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$2,792,496.68  
Interest, \$29,654.06; rent, none; total..... 29,654.06  
Advances to agents repaid..... None.  
Cash received from all other sources..... 1,508.78  
(Assessments paid in advance, none.)

Total income..... \$4,732,690.52  
Total net resources..... \$4,990,713.41

#### DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$1,701,976.34  
Dividends paid to policy-holders..... 624,239.14  
Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 225,310.97  
Commissions paid or allowed for collecting assessments..... 3,704.43  
Salaries of managers and agents not paid by commissions. None.  
Salaries of officers, \$27,778; other compensation or officers, none; total..... 27,778.00  
Salaries and other compensations of office employees..... 26,112.87  
Medical examiners' fees, whether paid direct by members or otherwise..... 58,814.41  
Rent, \$4,254.54; taxes, \$6,206.79; advertising and printing, \$4,019.32; total..... 14,480.65  
Advanced to officers and agents to be repaid out of future salaries or commissions..... None.  
All other items, viz.: Postage, \$10,467.63; agency expenses, \$50,774.21; traveling expenses, \$15,082.76; legal expenses, \$30,025.15; sundries, \$7,643.37; repayment of loans on approved claims of 1894, \$97,978.30; total..... 181,973.54  
(Advanced assessments applied, none.)

Total disbursements..... \$4,411,369.54  
Balance..... \$1,082,313.77

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances... \$ 185,430.22  
Loans on mortgages (first liens) on real estate..... 211,901.68  
Loans secured by pledge of bonds stocks or other marketable collateral..... 87,653.13  
Cost value of bonds and stocks owned absolutely..... 824,904.50  
Agents' ledger balances..... 78,871.46  
Cash in office..... 10,476.11  
Cash deposits in banks on emergency or reserve fund account: Lincoln National bank, \$161,654.00; Puritan Trust company, \$10,000; National Grant Co. bank, \$10,000; Winthrop National bank, \$5,000; Spanish bankers' acceptances, \$1,524.12; treasurer of Massachusetts cash, \$6,817; Insurance department of Missouri, \$1,000; Puerto Rico government, \$695.77. All other deposits: International Trust company, \$1,271.37; Lincoln National bank, \$1,210.31; total..... 230,276.17  
Total net or invested assets..... \$1,082,313.77  
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured..... None.  
Total net or invested assets, less depreciation..... \$1,082,313.77

#### NON-INVESTED ASSETS.

Interest due and accrued..... \$ 4,896.09  
Bonds due and accrued..... None.  
Premiums in hands of foreign department and in process of transmission..... 97,978.91  
Market value of real estate over cost and incumbrances..... 10,819.26  
Market value of bonds and stock over cost..... 16,050.25  
Machinery and stock in printing department..... 12,800.32

Total non-invested assets..... \$3,097.16  
Gross assets..... \$1,165,410.93

#### LIABILITIES.

Losses adjusted, due and unpaid..... None.  
Taxes due and accrued..... None.  
Salaries, rents and office expenses due and accrued..... None.

Borrowed money, none; interest accrued on same, none; total	None.
Advance assessments, none; bonus or dividend obligations, none; total	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$1,165,410.92
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Mortuary assessments, not yet called for losses unadjusted, \$.....; related, \$.....; reported, \$.....; total.....	\$ 675,000.00
Total due from members.....	\$ 675,000.00
Net amount due from members.....	\$ 675,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 100).....	\$ 309,083.13
Losses in process of adjustment (number of claims, 30).....	82,531.84
Losses reported (number of claims, 30).....	78,300.00
Losses related (number of claims, 0).....	20,000.00
Total contingent mortuary liabilities.....	\$ 546,915.07

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1906.		BUSINESS IN IOWA DURING 1906.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1904.....	30,880	\$108,809,455.00	74	\$ 105,300.00
Policies or certificates written during the year 1905.....	19,613	30,121,350.00	348	265,800.00
Total.....	50,493	\$138,930,805.00	222	\$ 369,300.00
Deduct number and amount which have ceased to be in force during 1906.....	7,593	14,443,005.00	33	65,400.00
Total policies or certificates in force December 31, 1906.....	51,940	\$124,555,700.00	190	\$ 303,900.00
Losses and claims on policies or certificates unpaid December 31, 1904.....	153	488,909.70	2	7,600.00
Losses and claims on policies or certificates incurred by disability during the year 1905.....	74	63,725.00		
Losses and claims on policies or certificates incurred by death during the year 1905.....	406	1,223,575.00	1	3,000.00
Total.....	629	\$ 2,380,209.70	3	\$ 10,600.00
Losses and claims on policies or certificates paid during the year 1905.....	640	1,700,908.54	2	7,000.00
Abatement by compromise and disability settlements during the year 1905.....		142,306.26		
Total.....		\$ 1,848,294.82	2	\$ 7,000.00
Policies or certificates terminated by death during 1906.....	593	1,823,075.00	1	3,000.00
Policies or certificates terminated by disability during 1906.....	74	367,486.00		
Policies or certificates terminated by lapse during 1906.....	6,883	12,451,000.00	11	62,400.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Twenty thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee of premium is allowed any dividend or endowment bonus.

Answer. Policies written for fixed amount. All premiums and emergency or reserve fund held for their payment.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Not exceeding 1-30 of 1 per cent bi-monthly on amount insured for expenses.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No, except to return any overpayment which experience shall show to have been made.

In levying mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Nearly like American tables; age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Nine hundred and ninety thousand six hundred and eighty-two dollars and fifty-two cents.

For what purpose, how is it created, and where deposited?

Answer. To guarantee payment of policies in full; created by loading mortuary rates 25% per cent. Deposited with state treasurer and authorized banks of deposit and investments authorized by law.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. Biennially by active members.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two hundred and fifty thousand dollars.



## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## MERCHANTS LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, A. H. KUHLEMEIER.

Secretary, A. B. HAWKINS.

[Incorporated April 4, 1894. Commenced business June 14, 1894.]

Principal office, National State Bank building, Burlington, Iowa.

Attorney for service of process in Iowa, J. J. Heerley.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 5,713.80

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 2,440.00
Annual dues as per contract, without any deduction whatever.....	1,332.00
Assessments: Mortuary, \$150.00; expense, none; total.....	150.00
Guarantee deposit notes.....	2,440.00
Medical examiner's fees paid by applicant.....	343.00

Total paid by members.....	\$ 8,713.28
Interest, \$40.71; rent, none; total.....	40.71
Advances to agents repaid.....	65.50
Cash received from all other sources, viz.: Advanced by directors to pay cost of organization.....	1,975.00
Assessments paid in advance.....	2.56

Total income..... 10,391.91

Total net resources..... \$ 16,295.51

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims.....	\$ 150.00
Guarantee deposits returned to beneficiaries of deceased members.....	27.00
Advanced payments returned to rejected applicants.....	None.

Total paid to members.....	\$ 177.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	2,197.95
Commissions paid or allowed for collecting assessments.....	13.15
Salaries of agents not paid by commissions.....	625.00
Salaries of officers, none; other compensation of officers.....	None.
Salaries and other compensation of office employees.....	500.97

Medical examiner's fees, whether paid direct by members or otherwise.....	385.00
Rent, \$40.00; taxes, none; advertising and printing, \$25.20; total.....	625.20
Advanced to agents to be repaid out of future salaries or commissions.....	386.02
All other items, viz.: State fees, \$28.50; postage, \$108.75; furniture and fixtures, \$25.00; traveling expenses, \$423.25; telegrams, \$2.79; express, \$2.50; miscellaneous, \$73.12; medical director, \$63.50; total.....	724.25
(Advanced assessments applied, none.)	
(Total expenses, \$5,632.44.)	

Total disbursements..... \$ 6,530.22

Balance..... \$ 9,765.29

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	1,000.00
Loans secured by pledge of bonds, stocks or other marketable collateral.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Guarantee notes on members in good standing.....	5,469.53
Agents' ledger balances.....	1,007.04
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account: Merchants National bank, Burlington, Iowa.....	1,330.36
All other deposits: Merchants National bank, Burlington, Iowa.....	199.21
Total net or invested assets.....	\$ 9,005.99
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 9,005.99

## NON-INVESTED ASSETS.

Interest due, none; accrued, \$6.15; total.....	\$ 6.15
Rents due, none; accrued, none; total.....	None.
Furniture and fixtures.....	406.70
Market value of real estate over cost and incumbrances.....	None.
Books, stationery and supplies.....	140.02
Market value of bonds and stocks over cost.....	None.
Total net invested assets.....	582.87
Gross assets.....	\$ 10,138.79

## LIABILITIES.

Leases adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money (advanced by directors, \$1.15; interest accrued on same, none; total.....)	\$ 1.15
Advance assessments, \$2.56; bonus or dividend obligations, none; total.....	2.56
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	3,177.56
Balance, net assets.....	\$ 7,011.23

## CONTINGENT MORTUARY ASSETS (ON RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 297.38
Total due from members.....	\$ 297.38
Net amount due from members.....	\$ 297.38

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1).....	\$ 397.38
Total contingent mortuary liabilities.....	\$ 237.38

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1894.....	364	\$ 528,000.00	364	\$ 528,000.00
Policies or certificates written during the year 1895.....	492	384,000.00	102	384,000.00
Total.....	456	912,000.00	456	\$ 912,000.00
Deduct number and amount which have ceased to be in force in during 1895.....	32	64,000.00	32	64,000.00
Total policies or certificates in force December 31, 1895.....	424	\$ 848,000.00	424	\$ 848,000.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	1	150.88	1	150.88
Losses and claims on policies or certificates incurred during year 1895.....	1	297.38	1	297.38
Total.....	2	\$ 448.26	2	\$ 448.26
Losses and claims on policies or certificates paid during year 1895.....	1	150.88	1	150.88
Policies or certificates terminated by death during 1895.....	1	2,000.00	1	2,000.00
Policies or certificates terminated by lapse during 1895.....	31	62,000.00	31	62,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Six thousand dollars in three certificates of \$2,000 each on ages 18 to 35 years; \$1,000 in two certificates of \$2,000 each on ages 36 to 45 years; one certificate of \$2,000 on ages 46 to 55 years.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged, without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American mortuary tables. Assessments levied on age at entry.

Has the society an emergency or reserve fund? What is the amount thereof? For what purpose, how is it created and where deposited?

Answer. The association has a guarantee fund of \$7,767.16. Deposited by members at entry to secure permanent membership. A surplus and emergency fund is created by the interest collected upon, and forfeitures of guarantee deposits of lapsed members, for the purpose of paying losses, in excess of a ratio of ten per annum per thousand members?

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors elected by the vote of the members at annual meetings, and the officers are elected by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. For mortuary and expense fund; by resolution of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Three hundred and twelve dollars and thirty-four cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## METROPOLITAN ACCIDENT ASSOCIATION.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, H. G. SAVAGE.

Secretary, C. H. BUCKER.

[Incorporated January 20, 1885. Commenced business January 20, 1885.]

Principal office southeast corner Fifth avenue and Monroe street, Chicago, Illinois.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 21,371.11

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions (fees, \$26,370).

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Indemnity, \$31,609.34; expense, \$47,114.02; total.....\$ 79,023.36

Medical examiner's fees paid by applicant.....None.

Total paid by members.....\$ 79,023.36

Interest, \$.....; rent, \$.....; total.....None.

Advances to agents repaid.....\$ 1,860.91

Cash received from all other sources.....None.

(Assessments paid in advance, none.)

Total income.....\$ 80,884.37

Total net resources.....\$ 102,255.38

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims.....\$ 35,184.54

Advanced payments returned to rejected applicants.....497.78

Total paid to members.....\$ 35,682.32



Commission and fees retained by or paid or allowed to agents on account of fees and dues (fees, \$25,375).....	7,254.58
Commissions paid or allowed for collecting assessments.....	1,545.06
Salaries of managers and agents not paid by commissions.....	6,433.47
Salaries of officers, \$8,000; other compensation of officers, \$.....	5,000.00
Salaries and other compensation of office employees.....	7,036.21
Medical examiner's fees, whether paid direct to members or otherwise.....	568.65
Rent, \$1,340; taxes, \$23.12; advertising and printing, \$5,506.27; total.....	7,165.49
Advanced to officers and agents to be repaid out of future salaries or commissions.....	3,953.16
All other items, viz.: Postage, \$1,765.15; expense account, \$548.15; directors' compensation, \$90; suspense account, \$1.60; advanced on advertising and printing, \$35.50; traveling expenses, \$1,125.17; legal service, \$2,991.36; total.....	5,108.93
(Advanced assessments applied, included above, none.)	
(Total expenses, \$49,480.65.)	

Total disbursements.....	\$ 40,023.17
Balance.....	\$ 17,232.21

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	4,460.00
Agents' ledger balances.....	1,573.19
Cash in office.....	1,673.85
Cash deposits in banks on emergency or reserve fund account.....	None.
Furniture and fixtures.....	2,969.51
All other deposits: Cash in banks.....	6,511.36
Total net or invested assets.....	\$ 17,232.21
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 17,232.21

## NON INVESTED ASSETS.

Interest due, \$.....; accrued, \$.....; total.....	None.
Rents due, \$.....; accrued, \$.....; total.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 17,232.21
Gross assets.....	\$ 17,232.21

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$.....; interest accrued on same, \$.....; total.....	None.
Advance assessments, \$.....; bonus or dividend obligations, \$.....; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 17,232.21

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity and mortuary assessments, called and not yet due..	\$ 16,750.00
Total due from members.....	\$ 16,750.00
Deduct estimated cost of collection.....	1,675.00
Net amount due from members.....	\$ 15,075.00

## CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 55).....	\$ 2,442.75
Losses resisted (number of claims, 2).....	803.00
Total contingent mortuary liabilities.....	\$ 2,774.75

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1924.		BUSINESS IN IOWA DURING 1925.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1924.....	7,023	\$8,876,000.00	1,430	\$1,054,750.00
Policies or certificates written during the year 1925.....	7,202	3,796,000.00	2,655	691,750.00
Total.....	14,225	\$12,672,000.00	4,085	\$1,746,500.00
Deduct number and amount which have ceased to be in force during 1925.....	7,151	7,780,400.00	1,551	1,025,750.00
Total policies or certificates in force December 31, 1925.....	7,134	\$4,922,600.00	1,916	\$730,750.00
Losses and claims on policies or certificates unpaid December 31, 1925.....	None.	None	None	None
Losses and claims on policies or certificates incurred during the year 1925.....	1,427	35,134.54	325	7,006.36
Total.....	1,427	35,134.54	325	7,006.36
Losses and claims on policies or certificates paid during the year 1925.....	1,427	35,134.54	325	7,006.36
Policies or certificates terminated by death during 1925.....	24	49,000.00	4	12,000.00
Policies or certificates terminated by lapse during 1925.....	7,127	7,739,400.00	1,545	1,013,750.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Five thousand dollar reserve to meet largest amount insured. No dividend return.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Three dollars each.

Has the society an emergency or reserve fund?  
 Answer. Yes.  
 What is the amount thereof?  
 Answer. Five thousand dollars.  
 For what purpose, how is it created and where deposited?  
 Answer. In bank. The amount in indemnity fund is never allowed to go below \$5,000.  
 Are the officers and directors elected at annual meeting of members?  
 Answer. Yes.  
 Is a medical examination required before issuing a certificate to applicants?  
 Answer. No.  
 Are certificates issued to persons other than the family or heirs of the member?  
 Answer. No.  
 Are assignments of certificates to other than such persons allowed?  
 Answer. No.  
 For what purpose are assessments made, and under what authority?  
 Answer. Mortuary, indemnity and expense. By board of directors.  
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?  
 Answer. Twenty-one thousand four hundred and two dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## MINNESOTA SCANDINAVIAN RELIEF ASSOCIATION,

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, HON. PETER NELSON.

Secretary, A. G. ROBINSON.

[Incorporated February 14, 1879. Commenced business February 17, 1879.]

Principal office, Red Wing, Minn.

Attorney for service of process in Iowa, Aug. Engvall, 539 E. Locust street, Des Moines.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 43,107.19

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:  
 Gross amount of membership fees required or represented by application, without deductions..... \$ 6,194.00  
 Annual dues as per contract, without any deduction whatever..... None.  
 Assessments: Mortuary, \$62,908.80; expenses, \$8,517.57; reserve fund, \$7,279.58; total..... 78,706.95  
 Medical examiner's fees paid by applicants..... None.  
 Total paid by members..... \$ 84,894.95  
 Interest, \$2,113.67; rent, \$.....; total..... 2,113.67  
 Advances to agents repaid..... 15.00

Cash received from all other sources, viz: Overpayments on assessments, \$275.70; fees for changes of beneficiaries, \$34.56; exchange, \$43.37; dues on assessments repaid, \$204.08; members' ledger balances, \$27.89; solicitor's compensation, charged but not as yet paid, \$11.88; total..... \$ 1,617.38  
 (Assessments paid in advance, none.)

Total income..... \$ 88,610.72

Total net resources..... \$ 131,337.91

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 64,161.96  
 Advanced payments returned to rejected applicants..... None.  
 Members' ledger balances..... 24.75  
 Total paid to members..... \$ 64,186.71  
 Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 4,530.00  
 Commissions paid or allowed for collecting assessments..... None.  
 Salaries of managers and agents not paid by commissions..... 2,642.37  
 Salaries of officers, \$1,500 (secretary); other compensation of officers \$316.45 (medical director); total..... 1,519.45  
 Salaries and other compensation of office employees..... 1,313.60  
 Medical examiner's fees, whether paid direct by members or otherwise..... 1,644.00  
 Rent, fuel and gas, \$359.32; taxes, \$165.37; advertising and printing, \$214.34; total..... 1,329.99  
 Advanced to officers and agents to be repaid out of future salaries or commissions..... None.  
 All other items, viz: Envelopes and postage, \$127.01; stationery and postoffice box rent, \$20.34; state fees, publishing annual statements, solicitors' licenses, etc., \$159.87; new books, \$65.78; examination of secretary's and treasurer's accounts, \$4; traveling expenses, \$125.91; expressage, \$11.56; inventory and repairs, \$51.51; water rent, \$1.31; attorney's fees, \$60; miscellaneous, \$4; amortization of premium on two Red Wing city bonds, \$39; applied of overpayments, \$364.22; exchange, \$42.50; dues on assessments, \$328.67; total..... 1,640.33  
 (Advanced assessments applied, \$364.22.)  
 (Total expenses, \$14,636.11.)

Total disbursements..... 78,756.83

Balance..... \$ 52,481.09

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.  
 Loans on mortgages (first liens) on real estate..... \$ 16,100.00  
 Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.  
 Cost value of bonds and stocks owned absolutely..... 32,370.89  
 Members' ledger balances..... 27.89  
 Cash in office of treasurer and First National bank of Red Wing, Minn..... 3,024.66  
 Cash deposits in banks on emergency or reserve fund account: First National bank of Red Wing, Minn. (belonging to reserve fund)..... 1,058.54  
 All other deposits..... None.  
 Total net or invested assets..... \$ 52,481.09  
 Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... None.  
 Total net or invested assets, less depreciation..... \$ 52,481.09



## NON-INVESTED ASSETS.

Interest due, \$..... accrued, \$1,567.15; total.....	\$ 1,567.15
Rents due and accrued.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.

Total non-invested assets.....	\$ 1,567.15
Gross assets.....	\$ 54,018.24

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims 1-5).....	\$ 268.04
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money.....	None.
Advance assessments and bonus or dividend obligations.....	None.
All other (not including contingent mortuary), viz: Members' ledger balances, \$220.38; special solicitor's account, \$11.58; total.....	231.96
Total actual liabilities.....	630.00
Balance, net assets.....	\$ 53,418.24

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments not yet called for losses unadjusted, \$11,500; resisted, \$.....; reported, \$3,000; total.....	\$ 14,500.00
Total due from members.....	\$ 14,500.00
Net amount due from members.....	\$ 14,500.00

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims \$).....	\$ 11,500.00
Losses reported (number of claims \$).....	3,000.00
Total contingent mortuary liabilities.....	\$ 14,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	4,479	\$5,438,500.00	250	\$ 232,000.00
Policies or certificates written during the year 1895, 822; reinstated, 11.....	833	766,000.00	148	*138,000.00
Total.....	5,313	\$6,204,500.00	408	\$ 370,000.00
Deduct number and amount which have ceased to be in force during 1896.....	635	639,500.00	95	*68,500.00
Total policies or certificates in force December 31, 1896.....	4,678	\$5,565,000.00	313	\$ 281,500.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	11	18,000.00		
Losses and claims on policies or certificates incurred during the year 1896.....	43	61,000.00	3	2,000.00
Total.....	54	\$ 79,000.00	3	\$ 2,000.00
Losses and claims on policies or certificates paid during the year 1895.....	44	*64,101.95	2	1,500.00
Policies or certificates terminated by death during 1896.....	43	61,000.00	3	2,000.00
Policies or certificates terminated by lapse during 1896, \$14,000 reduction included.....	582	578,500.00	92	*28,500.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose.

Answer. Seven per cent of the total assessments collected are set aside as a reserve fund to be used only when the mortality shall exceed the rate in the American mortality tables; 50 per cent are set off to the benefit fund and the remainder to the contingent fund. From the surplus in the contingent fund has during the year been transferred to the reserve fund \$1,705.53, and to the benefit fund, \$4,392.32.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded according to age at entry.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. The American tables of mortality are used as a basis in fixing the rates of assessments, which are levied according to age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Forty-nine thousand four hundred and twenty-eight dollars and fifty-four cents.

For what purpose, how is it created and where deposited?

Answer. The reserve fund is created by setting aside seven per cent of the assessment collected. It was created for two purposes, viz.: First, for paying death claims when the mortality shall exceed the rate of the American mortality tables. Second, to form a guarantee fund as security for the payment of death losses.

Are the officers and directors elected at annual meeting of members?

Answer. Partly.

If not, how are they selected?

Answer. The president, the vice-president, the directors and the examining committee are elected at the annual meeting of the members; but the board of managers (consisting of the president, or in his absence, of the vice-president, three directors and the secretary), the secretary, the treasurer, and the medical director are elected by the directors at their annual meeting. The finance committee (consisting of three directors) is appointed by the president at the annual meeting of the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Not generally.

Are assignments of certificates to other than such persons allowed?

Answer. Depending upon resolution of the board of managers.

For what purpose are assessments made, and under what authority?

Answer. Purpose: First, for paying death losses. Second, for setting aside a reserve fund. Third, for paying expenses. Assessments are made under the authority of the board of managers and the articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Three thousand, five hundred and seventy-five dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## MUTUAL BENEFIT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, G. H. STRUBB.

Secretary, L. E. BAKER.

[Incorporated January 27, 1882. Commenced business April 2, 1882.]

[Reorganized November 18, 1894.]

Principal office, Toledo, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31 of previous year..... \$ 21,354.25

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deduction..... \$ 4,938.27  
 Annual dues as per contract, without any deduction whatever..... \$ 28,023.80  
 Assessments: Mortuary, \$30,242.50; expense, \$1,776.16; total..... 2,177.61  
 Reinstatement fees..... None.  
 Medical examiner's fees paid by applicant..... 673.00  
 Reserve guarantee notes.....

Total paid by members..... \$ 35,591.37  
 Interest, \$1,004; rent, \$400; total..... None.  
 Advances to agents repaid..... 100.00  
 Cash received from all other sources, viz.: Rent.....  
 (Assessments paid in advance, none.)

Total income..... \$ 37,452.37  
 Total net resources..... \$ 63,806.62

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 24,796.14  
 Credited and paid to members on account of 15-year certificates..... 1,338.23  
 Advanced payments returned to rejected applicants..... None  
 Total paid to members..... \$ 26,134.37

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 2,500.00  
 Commissions paid or allowed for collecting assessments..... 641.23  
 Commissions of managers and agents not paid by commissions..... 4,306.77  
 Salaries of officers and directors, \$1,400; other compensation of officers, none; total..... 1,400.00  
 Salaries and other compensation of office employees..... 207.00  
 Medical examiner's fees, whether paid direct by members or otherwise..... (No means of knowing.)

Rent, none; taxes, \$23.50; advertising and printing, \$202.85; total..... 1,010.35  
 Advances to officers and agents to be repaid out of future salaries or commissions..... None.  
 All other items, viz.: Postage, \$112.50; state authorities, \$100.41; traveling expenses, \$145.50; attorney's fees, \$126.75; fuel and lights, \$227.37; repairs, \$112.03; sundries, \$127.67; actuary, \$130; insurance on building, \$28; total..... 2,271.17  
 (Advanced assessments applied, none)  
 (Total expenses, \$12,245.43.)

Total disbursements..... \$ 38,135.50  
 Balance..... \$ 25,706.01

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... \$ 12,171.43  
 Loans on mortgages (first lien on real estate)..... 16,538.50  
 Loans secured by pledge of bonds, stocks or other marketable collateral..... None.  
 Cost value of bonds and stocks owned absolutely..... None.  
 Agents' ledger balances..... None.  
 Cash in office..... 100.00  
 Cash deposits in banks on emergency or reserve fund account..... None.  
 All other deposits..... None.

Total net or invested assets..... \$ 28,710.00  
 Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... None.

Total net or invested assets, less depreciation..... \$ 28,710.01

## NON-INVESTED ASSETS.

Interest due, none; accrued, \$207.15; total..... \$ 207.15  
 Bonds due, none; accrued, none; total..... None.  
 Market value of real estate over cost and incumbrances..... None.  
 Market value of bonds and stocks over cost..... None.

Total non-invested assets..... 207.15  
 Gross assets..... \$ 30,113.81

## LIABILITIES.

Losses adjusted, due and unpaid..... None.  
 Taxes due and accrued..... None.  
 Salaries, rents and office expenses due and accrued..... 2,127.00  
 Borrowed money, none; interest accrued on same..... None.  
 Advance assessments, none; houses or dividend obligations, None.  
 All other (not including contingent mortuary)..... None.

Total actual liabilities..... 2,127.00  
 Balance, net assets..... \$ 26,583.01

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, not yet called for losses unadjusted, \$13,000; related, none; reported, none; total..... \$ 13,000.00  
 Total due from members..... 12,000.00  
 Deduct estimated cost of collection..... 1,300.00  
 Net amount due from members..... \$ 11,700.00

## CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 6)..... \$ 13,000.00  
 Total contingent mortuary liabilities..... \$ 13,000.00



## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	1,569	\$2,813,000.00	960	\$ 1,641,000.00
Policies or certificates written during the year 1895.....	384	370,000.00	55	76,000.00
Total.....	2,379	\$4,183,000.00	1,005	\$ 1,717,000.00
Deduct number and amount which have ceased to be in force during 1895.....	338	702,000.00	34	60,000.00
Total policies or certificates in force December 31, 1895.....	1,941	\$3,481,000.00	971	\$ 1,657,000.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	11	50,750.00	7	13,750.00
Losses and claims on policies or certificates incurred during the year 1895.....	12	22,000.00	6	11,000.00
Total.....	23	\$ 42,750.00	13	\$ 24,750.00
Losses and claims on policies or certificates paid during the year 1895.....	16	24,750.14	8	15,710.00
Policies or certificates terminated by death during 1895.....	7	13,000.00	6	11,000.00
Policies or certificates terminated by lapse and surrender during 1895.....	211	689,000.00	28	49,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortality assessments used for any purpose except to pay mortality claims? If so, what amount and for what purpose?

Answer. None other than as per contract with members.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No. Certificates provide for division of reserve fund in twelve years.

In levying mortality assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. According to age by a table deduced from American and actuaries' table of mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is he in use thereto?

Answer. Twenty-five thousand seven hundred and fifty-six dollars and sixty-six cents.

For what purpose how is it created and where deposited?

Answer. By retaining a portion of the amounts received from assessments. Invested in building, \$12,371.41. Real estate loans deposited with auditor of state. Cash in the hands of treasurer.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors are. Officers are elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. By authority of the board of directors and for the purposes expressed in the notices thereof.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two thousand seven hundred and eight dollars and nine cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## MUTUAL RESERVE FUND LIFE ASSOCIATION,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, FREDERICK A. BURNHAM.

Secretary, CHARLES W. CAMP.

[Incorporated under chapter 267, laws of 1875. Commenced business February 9, 1881.]

[Reincorporated under chapter 173, laws of 1883.]

Principal office, Mutual Reserve building, Nos. 305, 307 and 309 Broadway, corner Duane street, New York city.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,246,143.90

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction..... \$ 328,740.92

Annual and expense dues as per contract, without any deduction whatever..... 789,287.59

Assessments: Mortuary..... 4,072,439.44

Medical examiner's fees paid by applicants..... 68,735.00

Total paid by members..... \$5,358,193.95

Interest, \$143,541.01; rent, \$154,084.29; 104th..... 297,625.37

Advances to agents repaid..... None.

Cash received from all other sources, viz: Fees for alterations in policies, etc..... 1,140.78

Special deposits received during 1895, \$481,653.15; applied on assessments, \$482,754.59..... 18,318.56

Total income..... 5,975,981.56

Total net resources..... \$9,821,425.46

## IOWA INSURANCE REPORT.

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims.....	\$4,084,074.92
Cash dividends to policy-holders (bonds redeemed, interest paid and policies surrendered).....	9,972.04
Advanced payments returned to rejected applicants.....	1,628.29
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	491,728.70
Commissions or exchange paid banks and collectors for collecting \$4,072,439.44 in assessments.....	66,973.26
Salaries of managers and agents not paid by commissions.....	76,908.41
Salaries of officers, \$144,055.61; other compensation of officers, \$.....; total.....	142,455.61
(Of this amount \$12,215.12 was on account of cost of levying and collecting \$4,072,439.44 of assessments.)	
Salaries and other compensation of office employees.....	235,519.40
(Of this amount \$117,442.59 was on account of cost of levying and collecting \$4,072,439.44 of assessments.)	
Medical examiner's fees paid by office, \$12,705.84; paid by members, \$68,729; total.....	81,434.84
Rent, \$244,634.71; taxes, \$35,097.94; advertising and printing, \$140,692.92; total.....	421,166.17
Advanced to agents to be repaid out of future commissions.....	None.
Other items, viz: Investment expenses, \$1,300; legal expenses, \$2,485.18; travelling expenses, \$8,573.11; actuarial expenses, \$16,277; postage, \$34,461.71; agency expenses, \$22,993.29; general office expenses, \$54,114.18; total.....	161,064.82
Expenses investigating and adjusting \$4,084,074.92 of death claims.....	87,976.95
(Advance assessments applied, \$162,734.50)	
(Total expenses, \$1,756,433.34)	
Total disbursements.....	\$5,554,109.21
Balance.....	\$3,967,316.25

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$ 528,657.92
Loans on mortgages (first liens) on real estate.....	1,844,500.00
Loans secured by pledge of bonds, stocks or other marketable collateral.....	None.
Cost value of bonds and stocks owned absolutely.....	262,617.83
Agents' ledger balance secured.....	314,462.59
Furniture and fixtures.....	41,540.77
Cash in office.....	632.91
On deposit in collecting banks and with bonded collectors (transferred since December 31, 1895, to New York city banks)	245,741.14
Cash deposits in bank on emergency or reserve fund account:	
Second National bank (Orange, N. J.).....	\$ 620.21
Equitable National bank (Cincinnati, Ohio).....	2,288.60
Detroit Savings bank (Detroit, Mich.).....	1,124.71
Union bank (Halifax, N. S.).....	869.77
Western bank (Louisville, Ky.).....	1,023.82
National Provincial bank (London, Eng.).....	50,754.19
W. R. Thompson & Co. (Pittsburg, Pa.).....	4,707.45
Union National bank (Cleveland, Ohio).....	852.93
Metropolitan National bank (Chicago, Ill.).....	5,346.22
National Bank of Commerce (Kansas City, Mo.).....	988.81
Merchants National bank (Baltimore, Md.).....	13,547.30
Chemical National bank (New York).....	5,000.00
First National bank (New York).....	2,000.00
Queen City bank (Buffalo, N. Y.).....	1,296.43
National Broadway bank (New York).....	10,000.00
Continental National bank (St. Louis, Mo.).....	9,294.72

## IOWA INSURANCE REPORT.

Canadian Bank of Commerce (Winnipeg, Man.).....	\$ 1,027.79
St. Paul National bank (St. Paul, Minn.).....	636.72
Bank of New Brunswick (St. John, N. B.).....	548.50
The Moisons bank (Montreal, Que.).....	5,505.05
Ontario Bank of Toronto (Ont.).....	10,908.53
Seventh National bank (Philadelphia, Pa.).....	11,078.13
Chatham National bank (New York).....	5,600.00
National Shoe and Leather bank (New York).....	5,000.00
First National bank (Milwaukee, Wis.).....	2,736.94
Merchants Exchange National bank (New York).....	25,000.00
Garfield National bank (New York).....	2,710.62
Third National bank (Boston, Mass.).....	17,433.40
Washington Loan and Trust Co. (Washington, D. C.).....	4,119.67
National Park bank (New York).....	61,019.28
Franklin National bank (New York).....	10,000.00
Fourth National bank (Cincinnati, Ohio).....	11,270.25
Central Trust Co. (New York).....	131,803.11
Morgan, Harjes & Co. (Paris, France).....	10,960.30
Credit Lyonnais (Paris, France).....	30,534.89
Comptoir National d'Escompte (Paris, France).....	32,544.80
Stockholm Enskilda bank (Stockholm).....	20,470.24
Den Norske Credit bank (Christiania, Norway).....	428.54
Privatbanken i Kjobenhavn (Copenhagen, Denmark).....	788.68
Banca d'Italia (Rome).....	7,631.09
Credit Foncier (Paris, France).....	66,589.83
Credit Lyonnais (Brussels, Belgium).....	3,216.03
Credit Lyonnais (Madrid, Spain).....	4,514.06
State National bank (Fort Worth, Texas).....	5,000.00
German National bank (Little Rock, Ark.).....	13,000.00—\$ 693,152.07
All other deposits:	
Bank of New Brunswick (St. John, N. B.).....	52.25
Canadian Bank of Commerce (Winnipeg, Man.).....	143.45
Continental National bank (St. Louis, Mo.).....	90.65
First National bank (Milwaukee, Wis.).....	159.41
Equitable National bank (Cincinnati, Ohio).....	16.54
National Bank of Commerce (Kansas City, Mo.).....	120.65
Metropolitan National bank (Chicago, Ill.).....	91.50
Merchants National bank (Baltimore, Md.).....	177.67
St. Paul National bank (St. Paul, Minn.).....	59.97
Detroit Savings bank (Detroit, Mich.).....	94.84
Second National bank (Orange, N. J.).....	15.60
Third National bank (Boston, Mass.).....	149.00
Union National bank (Cleveland, Ohio).....	92.65
The Moisons bank (Montreal, Que.).....	212.75
W. R. Thompson & Co. (Pittsburg, Pa.).....	218.50
Stockholm Enskilda bank (Stockholm, Sweden).....	123.04
Central National bank (New York).....	1,560.71
Merchants Exchange National bank (New York).....	4,346.44
National Park bank (New York).....	102,544.98
Union bank (Halifax, N. S.).....	137.75
Washington Loan and Trust Co. (Washington, D. C.).....	111.41
National Shoe and Leather bank (New York).....	15,000.00—125,219.99
Total net or invested assets.....	\$3,967,316.25

## NON-INVESTED ASSETS.

Interest due, \$4,032.53; accrued, \$16,297.56; total.....	\$ 20,450.09
Rents due, \$5,583.70; accrued, \$4,673.35; total.....	7,027.03
Death losses paid in anticipation of February 1, 1896, assessment	118,758.67



Market value of real estate over cost and incumbrances.....	\$ 8,631.46
Market value of bonds and stocks over cost value.....	13,833.43
Total non-invested assets.....	\$ 162,300.48
Gross assets.....	\$4,129,516.73

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money.....	None.
Advance assessments and dues.....	\$ 147,504.04
Outstanding bond obligations.....	214,396.21
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	452,900.25
Balance, net assets.....	\$3,672,536.45

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$1,453,914.90
Mortuary assessments due and unpaid.....	72,980.99
Annual and expense dues in process of collection, or called and not yet due.....	176,838.65
Total due from members.....	\$1,702,434.54
Deduct estimated cost of collection.....	170,513.45
Net amount due from members.....	\$1,532,191.09

## CONTINGENT MORTUARY LIABILITIES.

Losses approved, not yet due (number of claims 99).....	\$ 337,450.00
Losses reported and in process of adjustment (number of claims 118).....	425,939.22
Losses resisted (number of claims 14).....	71,760.00
All other contingent liabilities, viz: Net present value of all policies in force December 31, 1895, computed as renewable term insurance for sixty days, actuarial table of mortality, interest 4 per cent; all policies terminate by limit of time each sixty days—subsequent payments maturing each sixty days equal liability for future death claims, based on combined experience table of mortality.....	784,009.00
Total contingent mortuary liabilities.....	\$1,622,958.22

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	98,967	\$187,316,116.00	723	\$ 1,179,000
Policies or certificates written during the year 1895.....	23,525	55,135,793.00	215	543,000
Total.....	119,891	\$242,451,909.00	1,938	\$ 1,722,000
Deduct number and amount which have ceased to be in force during 1895.....	13,715	44,443,865.00	132	280,500
Total policies or certificates in force December 31, 1895.....	105,876	\$208,008,044.00	875	\$ 1,441,500
Losses and claims on policies or certificates unpaid December 31, 1894.....	258	942,039.16	3	2,300
Losses and claims on policies or certificates incurred during year 1895.....	1,308	3,971,850.00	4	16,000
Total.....	1,566	\$ 4,913,889.16	7	18,300
Losses and claims on policies or certificates paid during the year 1895.....	1,110	4,681,741.92	7	12,000
Policies or certificates terminated by death during 1895.....	1,906	3,973,850.00	4	16,000
Policies or certificates not taken during 1895.....	4,750	17,388,900.00	76	160,000
Policies or certificates terminated by expiry during 1895.....	7,723	30,151,825.00	82	\$ 110,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Maximum certificate or policy, American money, \$20,000; French money, 100,000 francs; English money, £4,000.

Is the association paying the maximum amount specified in the certificates or policies, except where same have been avoided by fraud or by breach of their conditions?

Answer. Yes.  
Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return?

Answer. No; except that the accumulated reserve or emergency fund, now exceeding \$445,000, is a guarantee fund for the payment of death claims in full.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Only the items required to be so paid by the constitution or by laws of the association.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No endowment policies issued. From any surplus fund, if any existing at the end of ten and fifteen years from date of policy, the association may apportion certain sums to the members towards the payment of future assessments or dues or otherwise.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded rates.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment?

Answer. American experience tables. At assessment age, determined by the rules of the association.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Three million four hundred and thirty-five thousand and twenty-five dollars and seventy-eight cents.

For what purpose, how is it created, and where deposited?

Answer. The surplus assets of the association, not exceeding twenty-five per cent of the net assessments collected, are deposited with trust companies or banks or government officials for the payment of the contingent obligations of the association, as explained in its constitution or by-laws. The emergency fund is a surplus for the payment of death claims.

Are the officers and directors elected at annual meeting of members?

Answer. The directors are elected at a meeting, and they, in turn, select the officers.

Number of death claims compromised or resisted, and brief statement of reason:

Answer. Ninety-two claims compromised on account of suicide, intemperance and misrepresentation in securing policies.

What amount of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Seven hundred and twenty-nine thousand four hundred and fifty-seven dollars and forty-five cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

### NATIONAL ACCIDENT SOCIETY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, CHARLES H. WEHR.

Secretary, JOSEPH I. BARNUM.

[Incorporated November 2, 1883. Commenced business December 15, 1883.]

Principal office, 230 Broadway, New York, N. Y.

Attorney for service of process in Iowa, LORAN W. REYNOLDS, BOONE, IOWA.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 40,549.39

#### INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 5,651.00

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, none; emergency fund, \$3,592.06; 57,324.55

Indemnity, \$33,672.59; total..... 62,916.65

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 62,916.65

Interest, \$438.87; rent, none; total..... 438.87

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, none.)

Total income..... 63,355.52

Total net resources..... \$ 103,904.91

#### DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 17,850.18

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 17,850.18

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 5,652.00

Commissions paid or allowed for collecting assessments..... 13,473.35

Salaries of managers and agents not paid by commissions..... None.

Salaries of officers, none; other compensation of officers..... None.

Salaries and other compensation of office employees..... 24,508.71

Medical examiner's fees, whether paid direct by members or otherwise..... 217.50

Rent, \$1,406; taxes, \$57.83; advertising and printing, \$5,781.08; total 7,244.91

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz: Sundries, \$1,225.72; travelling expenses, \$202.86; legal expenses, \$25.32; total..... 2,653.90

(Advanced assessments paid, none.)

Total disbursements..... \$ 41,251.35

Balance..... \$ 41,251.35

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.

Loans on mortgages (first liens) on real estate..... None.

Loans secured by pledge of bonds, stocks or other marketable securities..... None.

Cost value of bonds and stocks owned absolutely..... 16,361.25

Agents' ledger balances..... 1,104.17

Cash in office..... 894.84

Cash deposits in banks on emergency or reserve fund account:

Washington Trust company..... 409.00

Indemnity fund: Farmers Loan and Trust company, \$555.08;

Washington Trust company, \$1,392.54; total..... 2,148.12

National Park bank..... 3,196.71

Expense fund: Washington Trust company..... 9,267.79

Iring National bank, \$2,459.95; Central National bank, \$3,036.02; total..... 7,845.97

Total net or invested assets..... 41,251.35

Deduct depreciation of assets to bring same to market value and agents' balances unsecured (none)..... 467.50

Total net or invested assets, less depreciation..... \$ 40,784.35

#### NON-INVESTED ASSETS.

Interest due, none; accrued, none; total..... None.

Rents due, none; accrued, none; total..... None.

Market value of real estate over cost and incumbrances..... None.

Market value of bonds and stocks over cost..... None.

Total non-invested assets..... None.

Gross assets..... \$ 40,784.35

#### LIABILITIES.

Losses adjusted, due and unpaid..... None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... None.

Borrowed money..... None.

Advance assessments, \$4,974.50; bonus or dividend obligations, none; total..... 6,574.50

All other (not including contingent mortuary)..... 200.00

Total actual liabilities..... 6,474.50

Balance, net assets..... \$ 34,309.85



## CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....(Indemnity) \$	16,973.50
Mortuary assessments not yet called for losses unadjusted, \$90; resisted, \$3,750; reported, none. Indemnity assessments, not yet called for losses unadjusted, \$782.54; resisted, \$170; reported, \$865; total.....	5,107.54
Total due from members.....	\$ 23,081.04
Deduct estimated cost of collection.....	2,000.00
Net amount due from members.....	\$ 21,081.04

## CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Mortuary losses in process of adjustment (number of claims, 0).....	\$ 600.00
Indemnity losses in process of adjustment (number of claims, 13).....	782.54 - \$ 1,302.84
Indemnity losses reported (number of claims, 19).....	495.00 - 495.00
Mortuary losses resisted (number of claims, 3).....	* 8,750.00
Indemnity losses resisted (number of claims, 2).....	* 170.00 - 3,920.00
Total contingent mortuary liabilities.....	\$ 6,107.84

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	4,158	\$37,307,500.00	119	\$ 1,113,000.00
Policies or certificates written during the year 1895.....	1,918	15,888,750.00	111	986,000.00
Total.....	6,076	\$53,196,250.00	230	\$ 2,099,000.00
Deduct number and amount which have ceased to be in force during 1895.....	1,106	16,709,500.00	111	994,000.00
Total policies or certificates in force December 31, 1895.....	4,170	\$37,486,750.00	119	\$ 1,105,000.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	40	\$ 234.00	2	50.00
Losses and claims on policies or certificates incurred during the year 1895.....	226	15,724.92	12	1,212.14
Total.....	266	\$ 21,068.92	14	\$ 1,262.14
Losses and claims on policies or certificates paid during the year 1895.....	226	17,850.18	12	1,212.87
Policies or certificates terminated by death during 1895.....	None	None	None	None
Policies or certificates terminated by lapse during 1895.....	1,906	16,709,500.00	111	994,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. They do not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. It is not.

\* Probable liability.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. It does not.

Has the society an emergency or reserve fund?

Answer. It has.

What is the amount thereof?

Answer. Fifteen thousand two hundred and two dollars and seventy-five cents.

For what purpose, how is it created and where deposited?

Answer. For the purpose of paying claims against the society. Five per cent of the gross assessments is deposited to the credit of the emergency fund. Invested in United States 5 per cent bonds and West Shore guaranteed 4 per cent bonds.

Are the officers and directors elected at annual meeting of members?

Answer. They are.

Is a medical examination required before issuing a certificate to applicants?

Answer. It is not.

Are certificates issued to persons other than the family or heirs of the member?

Answer. They are not.

Are assignments of certificates to other than such persons allowed?

Answer. They are not.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Sixteen thousand nine hundred and seventy-five dollars and fifty cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## NATIONAL LIFE ASSOCIATION OF HARTFORD, CONNECTICUT.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, D. S. FLETCHER.

Secretary, H. T. BRAMAN.

[Incorporated under special charter of April, 1866. Commenced business as a corporation March, 1869.]

Principal office, Hartford, Conn.

Attorney for service of process in Iowa, State Auditor.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 23,369.53

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount received in cash for mortuary purposes..... \$ 446,743.59

Gross amount received in cash for expenses..... 299,941.78

Medical examiner's fees paid by applicants..... None.

Total paid by members..... \$ 146,801.81

Interest, \$12,540.00; rent, \$1,500.45; total..... 14,040.45

Cash received from all other sources..... 21,233.53

(Assessments paid in advance, none.)

Total income..... 761,498.53

Total net resources..... \$1,023,498.76

## DISBURSEMENTS DURING THE YEAR 1935.

Losses and claims.....	\$ 367,340.00
Paid for surrendered policies, \$12,545.95; dividends to policy holders, \$10,308.51; total.....	22,754.46
Total paid to members.....	\$ 430,094.46
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	201,766.29
Salaries of managers and agents not paid by commissions.....	7,290.10
Salaries of officers, \$25,137.54; other compensation of officers, none; total.....	25,137.54
Salaries and other compensation of office employees.....	7,571.01
Medical examiner's fees, whether paid direct by members or otherwise.....	10,321.00
Rent, \$2,432.71; taxes, \$2,563.34; advertising and printing, \$4,710.25; total.....	8,706.30
Traveling expenses, \$9,374.80; legal expenses, \$5,937.37; dividends to stockholders, \$3,000; total.....	31,212.17
All other items, viz: Including incidental expenses, furniture and fixtures, postage and exchange, real estate, expenses, etc. (Total expenses, \$290,363.43).....	8,347.15

Total disbursements.....	\$ 710,467.95
Balance.....	\$ 323,380.81

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$ 83,000.00
Loans on mortgages (first liens) on real estate.....	75,447.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	6,333.40
Loans secured by collateral.....	38,912.74
Cost value of bonds and stocks owned absolutely.....	90,076.57
Agents' ledger balances.....	9,046.19
Premium notes.....	5,506.47
Cash in office, \$6,492.79; on deposit in bank, \$7,332.65; total.....	13,825.44
Cash deposits in banks on emergency or reserve fund account.....	None.
All other deposits.....	None.

Total net or invested assets.....	\$ 323,380.81
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	None.

Total net or invested assets, less depreciation.....	\$ 323,380.81
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## NON-INVESTED ASSETS.

Interest due, \$561.26; accrued, \$1,149.44; total.....	\$ 1,710.70
Notes due, none; accrued.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	7,535.75

Total non-invested assets.....	9,665.45
Gross assets.....	\$ 333,046.26

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advanced assessments, none; bonus or dividend obligations.....	None.
All other (not including contingent mortuary), viz: Special reserve funds made a liability under Connecticut statute.....	\$ 150,843.70

Total actual liabilities.....	150,843.70
Balance, net assets.....	\$ 182,202.56

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due, deferred and outstanding premiums in process of collection, less cost of collection.....	\$ 95,328.87
Mortuary assessments, due and unpaid, mortuary liens on policies in force.....	6,706,363.19
Net amount due from members.....	\$6,801,692.06

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 16).....	\$ 23,455.43
Losses reported (number of claims, 14), net.....	35,250.12
Losses resisted (number of claims, 3), net.....	3,354.46
All other contingent liabilities.....	5,491,623.19
Total contingent mortuary liabilities.....	5,556,773.19
Balance of contingent assets over liabilities.....	\$1,244,918.87

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1935.		BUSINESS IN IOWA DURING 1935.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1934.....	14,345	\$14,647,134.00	None	None
Policies or certificates written during the year 1935.....	5,353	11,893,020.00	44	\$ 110,060.00
Total.....	19,698	\$26,540,154.00	44	\$ 110,060.00
Deduct number and amount which have ceased to be in force during 1935.....	3,377	5,798,654.00	2	4,000.00
Total policies or certificates in force December 31, 1935.....	16,321	\$20,741,500.00	42	\$ 106,060.00
Losses and claims on policies or certificates unpaid December 31, 1934.....	51	56,000.00	None	None
Losses and claims on policies or certificates incurred during year 1935.....	240	450,367.00	None	None
Total.....	291	\$ 506,367.00	None	None
Losses and claims on policies or certificates paid during the year 1935.....	228	367,340.00	None	None
Policies or certificates terminated by death during 1935.....	240	450,367.00	None	None
Policies or certificates terminated by lapse during 1935.....	3,037	5,248,287.00	2	\$ 4,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Twenty thousand dollars.

Is the association paying the maximum amount specified in the certificate or policy except where the same have been avoided by fraud or breach of their conditions?

Answer. Yes.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Policies are issued for a definite amount. Guaranteed by a reserve fund and the right to make premium calls sufficient to meet liabilities. Policy holders may participate, after six years, in surplus over \$100,000.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.



In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Actuaries' combined experience table of mortality. Levied at the age of entry with right to advance age or increase the premium call at the option of the association.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and fifty-nine thousand eight hundred and forty-two dollars and seventy cents.

For what purpose, how is it created and where deposited?

Answer. To provide for the increasing cost due to advancing age, for which purpose premiums are loaded over current mortality. Invested in interest-bearing securities.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors are elected by stockholders. Officers are elected by directors. Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member?

Answer. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. Only to persons having a legal insurable interest.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One hundred thousand dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

### NATIONAL LIFE-MATURITY INSURANCE COMPANY,

Organized under the laws of the State of West Virginia, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

[Paid-up capital, \$20,000.]

President, HORATIO BROWNING.

Secretary, HENRY K. BECK.

[Incorporated February 2, 1884. Commenced business May 3, 1883.]

Principal office, Central National Bank building, Washington, D. C.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 337,345.00

#### INCOME DURING THE YEAR 1895.

Gross amount paid by members to the company or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....None.

Annual dues as per contract, without any deduction whatever.....\$ 67,391.00

Assessments: Mortuary, \$300,756.39; expense, \$11,974.57; total.....\$ 312,730.96

Medical examiner's fees paid by applicant.....None.

Total paid by members.....\$ 380,021.96

Interest.....\$ 21,825.00  
Advances to agents repaid.....\$ 8,425.29  
Fees for transfer of policies or certificates.....194.20  
Miscellaneous.....1,500.00

Total income.....\$ 306,441.12

Total net resources.....\$ 643,786.72

#### DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims.....\$ 169,873.27  
Disability.....1,300.00  
Surrender values.....178,273.27  
Mortuary assessments paid by application of reserve.....16,410.19  
Advanced payments returned to applicants.....252.10

Total payments to policy-holders.....\$ 356,008.93

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....16,587.32

Cost of levying and collecting assessments.....2,582.04

Salaries and expenses of managers and agents not paid by commissions.....5,900.22

Salaries of officers, \$5,000; other compensation of officers, \$867.97; total.....5,867.97

Salaries and other compensation of office employees.....4,650.00

Medical examiner's fees, whether paid direct by members or otherwise.....3,520.20

Rent, \$2,173.88; taxes, \$1,715; advertising and printing, \$2,629.15; total.....6,508.03

All other items, viz.:

Legal expenses.....\$ 913.35

Profit and loss.....3,297.16

Cost of adjusting and investigating claims.....7,675.23

Office expenses, postage, telegrams, etc.....2,863.19

Miscellaneous.....3,147.46

Paid for reinsurance.....17,926.31

Advanced to officers and agents to be repaid out of future salaries or commissions.....\$ 15,117.54

(Total expenses, \$65,489.23.)

Total disbursements.....\$ 392,041.89

Balance.....\$ 301,734.83

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....None.

Loans on mortgages (first liens on real estate (reserve fund)).....\$ 169,701.47

Loans secured by pledge of bonds, stocks or other marketable collateral (reserve fund, \$50,986.00).....81,001.18

Cost value of bonds and stocks owned absolutely (reserve fund, \$9,437.50).....56,200.00

Agents' ledger balances secured.....34,104.45

Cash in office.....10,024.14

Cash deposits in banks on emergency or reserve fund account:

Central National bank.....\$ 11,677.15

National Capital bank.....1,000.00

Washington Loan and Trust company.....1,000.00

Sundry other banks.....1,531.27

Personal property.....15,196.42

Total net or invested assets.....\$ 301,734.83

Deduct depreciation of assets to bring same to market value.....None.

Total net or invested assets, less depreciation.....\$ 301,734.83

## NON-INVESTED ASSETS.

Interest due, \$4,192.70; accrued, \$2,854.00; total.....	\$ 7,047.20
Rents due, none; accrued, none; total.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Bills receivable.....	None.

Total non-invested assets..... \$ 7,047.20

Gross assets..... \$ 368,802.13

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advanced assessments, none; bonus or dividend obligations, none; total.....	None.
All other (not including contingent mortuary), viz: Bills payable.....	\$ 11,500.00

Total actual liabilities..... 11,500.00

Balance, net assets..... \$ 357,302.13

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 48,305.49
Mortuary assessments due and unpaid.....	7,108.83
Mortuary assessments, not yet called for losses unadjusted, \$60,650; restated, \$1,190; reported, \$1,000; total.....	83,850.00
Payments per tabular rate for expected losses and claims for year.....	253,850.39

Total due from members..... \$ 392,494.71

Deduct estimated cost of collection..... 19,624.73

Net amount due from members..... 372,869.98

Total invested, non-invested and contingent assets..... \$ 741,672.11

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 18).....	\$ 14,500.00
Losses in process of adjustment (number of claims, 25).....	60,650.00
Losses reported (number of claims, 9).....	31,000.00
Losses restated number of claims, 0.....	1,700.00
All other contingent liabilities, viz: Expected losses and claims for year.....	\$19,667.67

Total contingent mortuary liabilities..... \$ 317,517.67

Total actual and contingent mortuary liabilities..... 329,017.67

Total surplus resources..... \$ 412,654.44

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS IN 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1894.....	12,730	\$ 13,490,823	171	\$ 202,369
Policies or certificates written during the year 1895.....	1,022	1,697,105	1	3,000
Total.....	13,749	\$ 15,187,927	172	\$ 205,369
Deduct number and amount which have ceased to be in force during 1895.....	1,196	1,408,975	13	9,800
Total policies or certificates in force December 31, 1895.....	12,553	\$ 13,778,952	159	\$ 195,569
Losses and claims on policies or certificates unpaid December 31, 1894.....	83	95,200		
Losses and claims on policies or certificates incurred during year 1895.....	71	120,673	1	1,500
Total.....	154	\$ 225,373	1	\$ 1,500
Losses and claims on policies or certificates paid during the year 1895.....	73	127,823		500
Policies or certificates terminated by death during 1895.....	71	130,673	1	1,500
Policies or certificates terminated by lapse during 1895.....	1,115	1,378,900	12	8,300

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the company specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes; by carrying to mortuary and reserve funds the surplus of any assessments over and above the amount required to pay current death claims, which may be drawn any time to pay excess of claims.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Only percentage for collections and in defending mortuary fund against fraudulent claims.

Does the company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. To the extent of returning to members the money paid by them, with accretions thereon less death claims and expenses, in the form of surrender values.

In issuing mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Meecham's tables; equated, on age at entry; progressive, on age at assessment.

Has the company an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Two hundred and forty-five thousand, three hundred and forty-four dollars and eight cents.

For what purpose, how is it created and where deposited?

Answer. Under maturity certificates for paying maturity values; under other policies for payment of future death, surrender and disability claims.



Are the officers and directors elected at annual meeting of members?  
 Answer. Directors by stockholders, officers by directors.  
 Are the applicants for membership subjected to a thorough medical examination and found to be good risks before being received?  
 Answer. Yes.  
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?  
 Answer. Fifty-five thousand and twenty-three dollars and seventy-seven cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## NATIONAL MASONIC ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, R. L. CLARKE.

Secretary, J. A. DOVERMAN.

[Incorporated July 12, 1889. Commenced business July 31, 1890.]

Principal office, Des Moines, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 10,508.69  
 INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:  
 Gross amount of membership fees required or represented by application, without deductions..... \$ 20,100.00  
 Annual dues as per contract, without any deduction whatever..... None.  
 Assessments: Mortuary, \$94,320.00; expense, \$17,360.00; total..... 51,400.00  
 Medical examiner's fees paid by applicants..... None.

Total paid by members..... \$ 71,640.00  
 Interest, \$34.50; rent, \$.....; total..... 34.50  
 Advances to agents repaid..... None.  
 Cash received from all other sources, viz.: Agents..... 2,706.69  
 (Assessments paid in advance, \$778.)

Total income..... 74,382.00  
 Total net resources..... \$ 84,990.69

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 82,047.27  
 Advanced payments returned to rejected applicants..... 86.00  
 Total paid to members..... 32,193.27  
 Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 20,100.00  
 Commissions paid or allowed for collecting assessments..... 2,564.18  
 Salaries of managers and agents not paid by commissions..... 1,578.70  
 Salaries of officers, \$4,750; other compensation of officers, \$325.45; total..... 5,075.45  
 Salaries and other compensation of office employees..... 2,196.90

Medical examiner's fees, whether paid direct by members or otherwise..... None.  
 Rent, \$50; taxes, \$.....; advertising and printing, \$78.30; total \$ 1,035.30  
 Advanced to officers and agents to be repaid out of future salaries or commissions..... None.  
 All other items, viz.: Postage, \$1,024.55; stationery, \$260.83; filing annual reports, \$185.40; office furniture and expenses, \$74.50; traveling expenses adjusting claims, \$534.25; legal expenses, \$1,850.91; express and telegraph, \$99.31; exchange, \$12.49; total 5,772.41  
 (Advanced assessments applied, \$778.)  
 (Total expenses, \$38,892.94)

Total disbursements..... \$ 71,025.51  
 Balance..... \$ 13,865.18

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.  
 Loans on mortgages (first liens) on real estate..... None.  
 Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.  
 Cost value of bonds and stocks owned absolutely..... None.  
 Agents' ledger balances..... None.  
 Cash in office..... None.  
 Cash deposits in banks on emergency or reserve fund account: Citizens National bank..... 11,288.00  
 All other deposits: Citizens National bank..... 2,577.18

Total net or invested assets..... \$ 13,865.18  
 Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... None.  
 Total net or invested assets, less depreciation..... \$ 13,865.18

## NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$.....; total..... None.  
 Rents due, \$.....; accrued, \$.....; total..... None.  
 Market value of real estate over cost and incumbrances..... None.  
 Market value of bonds and stocks over cost..... None.  
 Total non-invested assets..... None.

Gross assets..... \$ 13,865.18

## LIABILITIES.

Losses adjusted, due and unpaid..... None.  
 Taxes due and accrued..... None.  
 Salaries, rents and office expenses due and accrued..... None.  
 Borrowed money, \$.....; interest accrued on same, \$.....; total..... None.  
 Advances assessments, \$778; bonus or dividend obligations, \$.....; total..... \$ 778.00  
 All other (not including contingent mortuary)..... None.

Total actual liabilities..... 778.00  
 Balance, net assets..... \$ 13,087.18

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

## CONTINGENT MORTUARY LIABILITIES.

(None.)

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894	4,381	\$30,824,500.00	2,153	\$ 9,351,500.00
Policies or certificates written during the year 1895	4,687	15,303,000.00	1,171	4,564,250.00
Total	8,913	\$47,127,500.00	3,324	\$13,915,750.00
Deduct number and amount which have ceased to be in force during 1895	3,269	12,983,750.00	1,156	4,484,500.00
Total policies or certificates in force December 31, 1895	5,644	\$34,143,750.00	2,168	\$ 9,431,250.00
Losses and claims on policies or certificates unpaid December 31, 1894	None	None	None	None
Losses and claims on policies or certificates incurred during year 1895	477	\$2,017.27	217	\$1,470.10
Total	477	\$ 2,017.27	217	\$ 1,470.10
Losses and claims on policies or certificates paid during the year 1895	477	\$2,017.27	217	\$ 1,470.10
Policies or certificates terminated by death during 1895	None	None	None	None
Policies or certificates terminated by lapse during 1895	3,269	12,983,750.00	1,156	4,484,500.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. No.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eleven thousand two hundred and eighty-eight dollars.

For what purpose, how is it created and where deposited?

Answer. Payment of benefits. Created by assessments. Deposited in Citizens National bank.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors elected by members at annual meeting of members. Officers elected annually by board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

To pay benefits and expenses, and under the authority of the executive committee.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Eleven thousand two hundred and eighty-eight dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## NATIONAL RESERVE LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, G. E. SANDERSON.

Secretary, J. N. NEUMAN.

[Incorporated July 21, 1894. Commenced business January 2, 1895.]

Principal office, Des Moines, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....None.

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....None.

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary, \$625.00; expense, \$2,392.00; total.....\$ 3,218.15

Medical examiner's fees paid by applicant.....None.

Total paid by members.....\$ 3,218.15

Interest and rent.....None.

Advances to agents repaid.....None.

Cash received from all other sources, viz:

Advanced by officers and directors.....\$ 3,440.38

(Assessments paid in advance, none.)

Total income.....\$ 6,658.53

Total net resources.....\$ 6,658.53

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims.....\$ 1,000.00

Advanced payments returned to rejected applicants.....None.

Total paid to members.....\$ 1,000.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....2,411.92

Commissions paid or allowed for collecting assessments.....None.



Salaries of managers and agents not paid by commissions	None.
Salaries of officers	\$ 717.87
Salaries and other compensation of office employees	285.15
Medical examiner's fees, whether paid direct by members or otherwise	594.25
Rent, \$140; taxes, \$.....; advertising and printing, \$507.24; total	656.21
Advanced to agents to be repaid out of future salaries or commissions	510.98
All other items, viz: General office expenses, postage and traveling expenses	572.15
(Advanced assessments applied, none)	
(Total expenses, \$5,658.53.)	

Total disbursements	\$ 6,658.53
Balance	None.

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances	None.
Loans on mortgages (first liens) on real estate	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals	None.
Cost value of bonds and stocks owned absolutely	None.
Agents' ledger balances	\$ 510.98
Cash in office	None.
Cash deposits in banks on emergency or reserve fund account	None.
All other deposits	None.
Total net or invested assets	None.
Deduct depreciation of assets to bring same to market value and agents' balances unsecured	None.
Total net or invested assets, less depreciation	\$ 510.98

## NON-INVESTED ASSETS.

Interest due and accrued	None.
Rents due and accrued	None.
Notes given first years' premiums	\$ 3,872.03
Market value of real estate over cost and incumbrances	None.
Market value of bonds and stocks over cost	None.
Total non-invested assets	3,872.03
Gross assets	\$ 4,383.01

## LIABILITIES.

Losses adjusted, due and unpaid	None.
Taxes due and accrued	None.
Salaries, rents and office expenses due and accrued	\$ 101.51
Borrowed money, none; interest accrued on same, none; total	None.
Advance assessments and bonus or dividend obligations	None.
All other (not including contingent mortuary), viz:	
Advanced by officers and directors	3,449.88
Total actual liabilities	3,551.39
Balance, net assets	\$ 831.12

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

## CONTINGENT MORTUARY LIABILITIES.

(None.)

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1905.	
	Number.	Amount.
Policies or certificates written during the year 1905	266	\$ 355,560
Total	266	\$ 355,560
Deduct number and amount which have ceased to be in force during 1905	10	15,960
Total policies or certificates in force December 31, 1905	256	\$ 340,500
Losses and claims on policies or certificates incurred during the year 1905	1	1,000
Total	1	1,000
Losses and claims on policies or certificates paid during the year 1905	1	1,000
Policies or certificates terminated by death during 1905	1	1,000
Policies or certificates terminated by lapse during 1905	9	14,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. On American experience table; on age at entry.

Has the society an emergency or reserve fund?

Answer. There is a provision for emergency reserve fund of 25 per cent of mortuary payments.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are elected at annual meeting of members and the officers are elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. Quarterly, under authority of the articles of incorporation and board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One thousand, four hundred and thirty-one dollars and twelve cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## NORTH AMERICAN ACCIDENT ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, FRANK N. GAGE.

Secretary, ALFRED E. FORREST.

[Incorporated May 13, 1886. Commenced business June 15, 1886.]

Principal office, 217 La Salle street, Chicago, Ill.

Attorney for service of process in Iowa, O. B. Ayres, Des Moines, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 25,253.51

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 18,000.00

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary and Indemnity, \$15,394.05; expense, \$25,562.05; total..... 48,156.10

Medical examiner's fees paid by applicant..... None

Total paid by members..... \$ 66,246.10

Interest..... 621.44

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, \$4,122.85.)

Total income..... 66,867.54

Total net resources..... \$ 92,121.05

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 16,936.94

Advanced payments returned to rejected applicants, \$288.50; membership fees rebated and returned to members, \$16,281.00; total..... 16,519.86

Total paid to members..... 33,446.10

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 1,794.00

Commissions paid or allowed for collecting assessments..... 4,032.50

Salaries of managers and agents not paid by commissions..... 3,630.00

Salaries of officers, \$5,500.02; other compensation of officers, none; total..... 5,500.02

Salaries and other compensation of office employees..... 3,255.00

Medical examiner's fees, whether paid direct by members or otherwise..... None.

Rent, \$1,732; taxes, \$279.57; advertising and printing, \$2,301.19; total..... 4,312.66

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz: Postage, \$2,902.61; traveling expenses, \$1,360.50; physician's fees, \$146.25; office furniture and fixtures, \$130.75; legal expenses, \$681.40; general expenses, 1,073.07; total..... 6,214.47

(Advanced assessments applied, included above, none.)

(Total expenses, \$28,569.07)

Total disbursements..... \$ 62,345.87

Balance..... \$ 29,775.18

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.

Loans on mortgages (first liens) on real estate..... None.

Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... Emergency fund..... 17,891.43

Agents' ledger balances..... None.

Cash in office..... 67.96

Cash deposits in banks on emergency or reserve fund account..... None.

All other deposits: Northwestern National bank of Chicago..... 11,825.79

Total net or invested assets..... \$ 29,775.18

Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... None.

Total net or invested assets, less depreciation..... \$ 29,775.18

## NON-INVESTED ASSETS.

Interest due, none; accrued..... \$ 156.34

Rents due, none; accrued, none; total..... None.

Market value of real estate over cost and incumbrances..... None.

Market value of bonds and stocks, over cost..... 162.68

Office furniture and fixtures..... 1,270.00

Total non-invested assets..... 1,568.32

Gross assets..... \$ 31,343.50

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, none) None.

Taxes, due and accrued..... None.

Salaries, rents and office expenses due and accrued..... \$ 849.99

Borrowed money, none; interest accrued on same, none; total..... None.

Advance assessments, \$4,122.85; bonus or dividend obligations, none; total..... 4,122.85

All other (not including contingent mortuary)..... None.

Total actual liabilities..... 4,972.84

Balance net assets..... \$ 26,370.66

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary indemnity assessments, called and not yet due—net..... \$ 14,368.00

Net amount due from members..... \$ 14,588.00



## CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 19).....	\$ 499.00
Total contingent mortuary liabilities.....	\$ 499.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	5,811	\$24,018,000.00	113	\$ 574,000.00
Policies or certificates written during the year 1895.....	3,618	15,872,000.00	189	613,750.00
Total.....	9,429	\$39,920,000.00	302	\$ 1,187,750.00
Deduct number and amount which have ceased to be in force during 1895.....	3,582	14,853,050.00	184	579,250.00
Total policies or certificates in force December 31, 1895.....	5,847	\$25,066,950.00	118	\$ 608,500.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	None	None	None	None
Losses and claims on policies or certificates incurred during the year 1895.....	316	15,928.94	12	1,796.40
Total.....	315	\$ 15,928.94	12	\$ 1,796.40
Losses and claims on policies or certificates paid during the year 1895.....	316	15,928.94	12	1,796.40
Policies or certificates terminated by death during 1895.....	4	8,925.00	1	1,400.00
Policies or certificates terminated by lapse during 1895.....	3,878	13,960,550.00	183	577,850.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars, combination.

Do the certificates or policies issued by the association specify a mixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Assessments are not limited.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums according to policy.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Seventeen thousand eight hundred and ninety-one dollars and forty-three cents.

For what purpose, how is it created and where deposited?

Answer. Payment of policy claims. From assessments on members. Held in bonds.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. Payment of expenses, mortuary and indemnity claims, and accumulation of reserve fund.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Fourteen thousand five hundred and eighty-eight dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## NORTHERN LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, W. W. DOOLITTLE.

Secretary, E. H. HIRSHMAN.

[Incorporated May 30, 1882. Commenced business May 20, 1882.]

Principal office, Marshalltown, Iowa.

Attorney for service of process in Iowa, J. L. Carney, Marshalltown.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 61,857.05  
INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 10,501.51

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$22,808.51; expense, \$15,440.45; total..... 50,248.96

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 60,750.27

Interest, \$15,518.34; rent, none; total..... 3,318.34

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, none.)

Total income..... 64,368.91

Total net resources..... \$ 126,125.96

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 30,000.00

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 30,000.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 8,961.81
Commissions paid or allowed for collecting assessments.....	1,939.79
Salaries of managers and agents not paid by commissions.....	1,491.89
Salaries of officers, \$4,000; other compensation of officers, none; total.....	4,000.00
Salaries and other compensation of office employees: traveling and general office expenses.....	5,717.63
Medical director's fees, whether paid direct by members or otherwise.....	290.73
Rent, \$250; postage, advertising and printing, \$1,408.85; total.....	1,658.85
Advanced to agents to be repaid out of future salaries or commissions.....	3,305.33
All other items, viz: Accrued interest on mortgage purchased. (Advanced assessments applied, included above, none.).....	99.00
(Total expenses, \$27,040.96.)	
Total disbursements.....	\$ 57,040.96
Balance.....	\$ 69,085.00

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$ 50,164.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account: Marshalltown State bank.....	7,931.00
All other deposits: Deposited with superintendent of Insurance of Missouri.....	1,000.00
Total net or invested assets.....	\$ 60,095.00
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 60,095.00

## NON-INVESTED ASSETS.

Interest due, none; accrued, \$1,934.31; total.....	\$ 1,934.31
Rents due, none; accrued.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	1,934.31
Gross assets.....	\$ 70,169.31

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....) None.	
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, none; bonus or dividend obligations, none; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance net assets.....	\$ 70,169.31

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due, January quarterly call, 1896.....	\$ 3,682.70
Total due from members.....	\$ 3,682.70
Deduct estimated cost of collection.....	185.00
Net amount due from members.....	\$ 3,497.70

## CONTINGENT MORTUARY LIABILITIES.

(None.)

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	3,193	\$ 5,617,000	3,193	\$ 5,617,000
Policies or certificates written during the year 1895.....	1,128	2,067,500	773	1,224,500
Total.....	4,321	7,684,500	3,966	6,841,500
Deduct number and amount which have ceased to be in force during 1896.....	650	1,037,000	641	1,042,000
Total policies or certificates in force December 31, 1896.....	3,671	\$ 6,647,500	3,325	\$ 5,799,500
Losses and claims on policies or certificates unpaid December 31, 1894. (Held on guarantee).....	1	1,500	1	1,500
Losses and claims on policies or certificates incurred during year 1895.....	16	26,500	14	25,000
Total.....	17	\$ 28,000	15	\$ 26,500
Losses and claims on policies or certificates paid during the year 1896.....	17	26,000	15	26,000
Policies or certificates terminated by death during 1896.....	16	26,500	14	25,000
Policies or certificates terminated by lapse during 1896.....	634	1,028,500	627	1,017,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. All surplus from assessments above the amount required to pay current death claims and all interest collected is transferred to mortuary and reserve funds and can be used only to pay excess of death claims and the amount of all policies in full.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Only in case of total disability.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Actuaries' tables; fixed rate at age of entrance.



Has the society an emergency or reserve fund?  
 Answer. Yes.  
 What is the amount thereof?  
 Answer. Sixty thousand, one hundred and sixty-four dollars.  
 For what purpose, how is it created and where deposited?  
 Answer. To meet increasing mortuary liabilities of the association and to guarantee the payment of all policies in full; by laying aside all surplus after payment of current death claims, also all interest collected on mortgage loans; deposited with Auditor of State.  
 Are the officers and directors elected at annual meeting of members?  
 Answer. President, vice-president and two directors are elected at the annual meeting, all other officers elected by the directors.  
 Is a medical examination required before issuing a certificate to applicants?  
 Answer. Yes.  
 Are certificates issued to persons other than the family or heirs of the member?  
 Answer. No.  
 Are assignments of certificates to other than such persons allowed?  
 Answer. No.  
 For what purpose are assessments made, and under what authority?  
 Answer. To pay death claims; as provided by the laws of the association.  
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?  
 Answer. Eight thousand, five hundred dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## NORTHWESTERN LIFE ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, D. W. C. MEHLHAM.

Secretary, L. REPLOGLE.

[Incorporated October 25, 1881. Commenced business December 10, 1881.]

Principal office, 193 and 195, La Salle street, Chicago, Ill.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 12,686 43

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... 15.40  
 Annual dues as per contract, without any deduction whatever..... 8,218.10  
 Assessments: Mortuary, \$14,932.83; expense, \$7,618.91; equitation, \$2,782.31; reserve, 658.87; total..... 53,897.75  
 Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 64,181.25  
 Interest, \$955.25; rent, \$27.10; total..... 982.35  
 Advances to agents repaid..... None.  
 Cash received from all other sources, viz: Reinstatements..... 198.18  
 (Assessments paid in advance, none.)

Total income..... \$ 64,612.18  
 Total net resources..... \$ 77,298.10

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 45,303.00  
 Advanced payments returned to rejected applicants..... None.

Total paid to members..... None  
 Commission and fees retained by or paid or allowed to agents on account of fees and dues..... \$ 1,985.70  
 Commissions paid or allowed for collecting assessments..... 79.91  
 Salaries of managers and agents not paid by commissions: None.  
 Salaries of officers, \$7,150.00; other compensation of officers, \$.....; total..... 7,150.00  
 Salaries and other compensation of office employees..... 2,507.00  
 Medical examiner's fees, whether paid direct by members or otherwise..... 24.25  
 Rent, \$50.00; taxes, \$.....; advertising and printing, \$50.40; total..... 941.30  
 Advanced to officers and agents to be repaid out of future salaries or commissions..... None.  
 All other items, viz: directors, \$108.75; interest, \$193.85; traveling, \$338.21; general expense, \$55.12; total..... 1,323.96  
 (Advanced assessments applied, none.)  
 (Total expenses, \$13,152.14.)

Total disbursements..... \$ 58,162.14  
 Balance..... \$ 19,136.47

## NET OR INVESTED ASSETS.

Cost value of real estate \$ cash, exclusive of incumbrances..... None.  
 Loans on mortgages (first liens on real estate)..... None.  
 Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.  
 Cost value of bonds and stocks owned absolutely..... \$ 16,530.05  
 Agents' ledger balances..... None.  
 Cash in office..... 929.10  
 Cash deposits in banks on emergency or reserve fund account: Bankers National bank, \$74.33; Columbia National bank, \$1,190.99; total..... 1,274.32  
 All other deposits..... None.

Total net or invested assets..... \$ 19,136.47  
 Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... None.  
 Total net or invested assets, less depreciation..... \$ 19,136.47

## NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$.....; total..... None.  
 Rents due, \$.....; accrued, \$.....; total..... None.  
 Market value of real estate over cost and incumbrances..... None.  
 Market value of bonds and stocks over cost..... None.

Total non-invested assets..... None.

Gross assets..... \$ 19,136.47

## LIABILITIES.

Losses adjusted, due and unpaid..... None.  
 Taxes due and accrued..... None.  
 Salaries, rents and office expenses due and accrued..... None.  
 Borrowed money, \$.....; interest accrued on same, \$.....; total..... None.  
 Advance assessments, \$.....; bonus or dividend obligations, \$.....; total..... None.  
 All other not (including contingent mortuary)..... None.

Total actual liabilities..... None.

Balance, net assets..... \$ 19,136.47

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

## CONTINGENT MORTUARY LIABILITIES.

(None.)

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.	
	Number.	Amount.
Policies or certificates in force December 31, 1894.....	1,675	\$ 1,675,000
Policies or certificates written during the year 1895.....	2	2,000
Total.....	1,677	\$ 1,677,000
Deduct number and amount which have ceased to be in force during 1895.....	150	150,000
Total policies or certificates in force December 31, 1895.....	1,527	\$ 1,527,000
Losses and claims on policies or certificates unpaid December 31, 1894.....	2	2,000
Losses and claims on policies or certificates incurred during the year 1895.....	31	43,000
Total.....	33	\$ 45,000
Losses and claims on policies or certificates paid during the year 1895.....	83	45,000
Policies or certificates terminated by death during 1895.....	43	43,000
Policies or certificates terminated by lapse during 1895.....	107	107,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Not of the mortuary portion.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No; except if the reserve fund exceeds \$100,000 a dividend return or surrender value of an equitable proportion of the reserve.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded as to age.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Actuaries. Age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirteen thousand and seventy-one dollars and forty-eight cents.

For what purpose, how is it created and where deposited?

Answer. Bankers National and Columbia National banks.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To provide for mortuary expense and emergency funds. By virtue of the laws of the state and association, and under authority of contract issued to members.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Four thousand one hundred dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## NORTHWESTERN LIFE ASSOCIATION,

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, J. F. FORCE.

Secretary, C. E. FORCE.

[Incorporated September 15, 1885. Commenced business September 15, 1885.]

Principal office, 322 and 324 Hennepin avenue, Minneapolis, Minn.

Attorney for service of process in Iowa, A. W. WASS, Marshalltown, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 100,000.00

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....None.  
Annual dues as per contract, without any deduction whatever, and expense assessments.....\$ 51,599.25

Assessments: Mortuary.....128,000.53

Medical examiner's fees paid by applicant.....None.

Total paid by members.....\$ 179,600.78

Interest, \$4,000.14; rent, \$10.32; total.....4,010.46

Advances to agents repaid.....None.

Cash received from all other sources.....None.

(Assessments paid in advance, none.)

Total income.....183,799.74

Total net resources.....\$ 283,799.74

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims.....\$ 110,700.00

Returned to members.....408.43

Advanced payments returned to rejected applicants.....None.

Total paid to members.....\$ 111,108.43



## IOWA INSURANCE REPORT.

Furniture.....	\$ 54.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	9,014.50
Commissions paid or allowed for collecting assessments.....	5,895.06
Salaries of managers and agents not paid by commissions.....	9,220.98
Salaries of officers, \$9,000; other compensation of officers, none; total.....	9,000.00
Salaries and other compensation of office employees.....	4,735.37
Medical examiner's fees, whether paid direct by members or otherwise, paid at central office.....	865.00
Rent, \$2,587; taxes, \$1,157.71; advertising and printing, \$2,290.14; total.....	5,602.91
Advances to officers and agents to be repaid out of future salaries or commissions..... None.	
All other items, viz: Miscellaneous expenses, \$1,700.00; postage, \$2,370.56; legal fees, \$1,002.47; Insurance departments, \$857; mortuary expenses, \$93.47; traveling expenses, \$600.48; actuaries' fees, \$150; national convention, \$445.29; total.....	9,109.11
(Advanced assessments applied, none.)	
(Total expenses, \$59,531.95.)	
Total disbursements.....	\$ 164,744.40
Balance.....	\$ 174,045.91

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$ 14,988.93
Loans on mortgages (first liens) on real estate.....	22,268.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	7,307.50
Cost value of bonds and stocks owned absolutely.....	10,501.00
Agents' ledger balances.....	8,664.38
Cash in office and in vault.....	12,770.70
Cash deposits in banks on emergency or reserve fund account: Security, \$6,631.70; Washington, \$964.54; Metropolitan, \$28,697.78; Standard, \$930; New England, \$1,200; Minneapolis Saving and Loan, \$6,095.75; total.....	41,429.66
All other deposits, viz.: Certificates of deposit.....	30,274.75
Bills receivable, secured, \$8,667; deposited with Missouri department, \$1,000; total.....	9,667.00
Total net or invested assets.....	\$ 174,045.91
Deduct depreciation of assets to bring same to market value and agents' balances unsecured: Bank of New England, \$1,500; agents' balances, \$1,008; mtg. rec., \$475; total.....	2,983.00
Total net or invested assets, less depreciation.....	\$ 171,062.91

## NON-INVESTED ASSETS.

Interest due, \$939; accrued, on mortgages, \$503.39; certificates of deposit and bills receivable, \$1,697.70; total.....	\$ 2,539.09
Furniture, fixtures and printing outfit.....	5,935.61
Rents due, none; accrued, none.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	8,482.70
Gross assets.....	\$ 179,545.61

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims none).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same, none; total.....	None.

## IOWA INSURANCE REPORT.

Advance assessments, none; bonus or dividend obligations, none; total.....	None.
All other (not including contingent mortuary): Maturity fund.....	\$ 888.32
Total actual liabilities.....	\$ 888.32
Balance, net assets.....	\$ 178,657.60

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Total due from members.....	\$ 60,000.00
Deduct estimated cost of collection.....	3,000.00
Net amount due from members.....	\$ 57,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 14).....	\$ 17,500.00
Losses reported (number of claims, 6).....	7,000.00
Total contingent mortuary liabilities.....	\$ 24,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	10,092	\$ 14,411,550	686	\$ 1,109,000
Policies or certificates written during the year 1895.....	3,407	4,878,250	145	309,000
Total.....	13,499	\$ 19,289,800	831	\$ 1,418,000
Deduct number and amount which have ceased to be in force during 1895.....	2,968	4,289,750	124	291,000
Total policies or certificates in force December 31, 1895.....	10,531	\$ 15,001,150	687	\$ 1,117,000
Losses and claims on policies or certificates unpaid December 31, 1894.....	19	23,000	2	7,000
Losses and claims on policies or certificates incurred during the year 1895.....	71	112,250	3	6,000
Total.....	84	\$ 135,250	5	\$ 13,000
Losses and claims on policies or certificates paid during the year 1895.....	64	110,750	3	9,000
Policies or certificates terminated by death during 1895.....	71	112,250	3	6,000
Policies surrendered during 1895.....	3	7,000	1	2,000
Policies or certificates terminated by lapse during 1895.....	2,895	4,169,500	120	198,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Only special expenses (should there be any) as provided by the by-laws. Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Do not write endowment policies; payments by members to reserve fund not appropriated under emergency in payment of death claims, if any, are credited back to them, with accretions thereon, after policy has been in force fifteen years continuously.

In levying mortality assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Graded; American life tables (Meeches); age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and seventy-one thousand, sixty-three dollars and ninety-one cents.

For what purpose, how is it created and where deposited?

Answer. To prevent increase in future cost and provide for any unforeseen emergency; created by an equitable loading of mortality rates and by mortality surplus deposited in banks and loaned on securities.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors are. Officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Only to persons having an insurable interest.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To provide mortality, expense and emergency funds; by virtue of the articles of incorporation and by-laws and under the authority of contract issued to members.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Forty-seven thousand, eight hundred and forty-six dollars and eighty-four cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

### NORTHWESTERN MASONIC AID ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, DANIEL J. AVERY.

Secretary, CHARLES A. CAPWELL.

[Incorporated June 27, 1874. Commenced business July —, 1874.]

Principal office, Home Insurance Building, Chicago, Ill.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 702,480.00

#### INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....None.

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary, \$2,353,817.85; expense, \$141,496.39; total, \$ 2,194,511.14

Medical examiner's fees paid by applicant.....None.

Total paid by members.....\$ 2,194,511.14

Interest, \$18,700.66; rent, \$.....; total..... 18,700.66

Advances to agents repaid.....None.

Cash received from all other sources, viz: Reinstatement

accounts, \$5,520.96; delinquent charges, \$2,110.19; reserve

and guaranty fund, \$6,136.74; first year premiums, \$233,-

097.52; advance insurance fund, \$1,561.36; expense, \$208.81;

total..... 430,848.81

(Assessments paid in advance, none.)

Total income.....\$ 2,580,120.61

Total net resources.....\$ 2,513,540.70

DISBURSEMENTS DURING THE YEAR 1895.....\$ 1,819,000.00

Advances payments returned to rejected applicants.....None.

Total paid to members.....\$ 1,945,000.00

Commission and fees retained by or paid or allowed to agents

on account of fees and dues..... 166,624.38

Commissions paid or allowed for collecting assessments..... 14,807.34

Salaries of managers and agents not paid by commissions..... 20,688.12

Salaries of officers, \$15,842.50; other compensation of officers,

\$.....; total..... 45,202.00

Board of trustees, expense account..... 2,020.00

Salaries and other compensation of office employees..... 61,815.81

Advance assessments..... 4,230.89

Medical examiner's fees, whether paid direct by members or

otherwise..... 10,075.60

Rent, \$17,905.84; taxes, \$.....; advertising, stationery and

printing, \$11,800.00; total..... 29,771.50

Filing state reports and taxes..... 5,305.12

Advanced to officers and agents to be repaid out of future

salaries or commissions.....None.

All other items, viz: Traveling expense, \$16,600.00; postage,

\$12,179.11; furniture, \$1,618.20; refitting office, \$665.74; incidental

and miscellaneous expenses, \$8,974.45; legislative

committees, \$600; surrendered policies, \$17,911.43; legal

expenses, \$2,664.12; bonds redeemed, \$1,561.90; sundry

accounts outstanding, \$138.16; total..... 61,999.39

(Advanced assessments applied, none.)

(Total expenses, \$197,514.76.)

Total disbursements.....\$ 2,447,519.76

Balance.....\$ 870,021.94

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....None.

Loans on mortgages (first lien) on real estate.....\$ 79,300.00

Loans secured by pledge of bonds, stocks or other marketable

collaterals.....None.

Cost value of bonds and stocks owned absolutely..... 100,001.79

Agents' ledger balances..... 65,487.65

Cash in office..... 170.00

Cash deposits in hands of treasurer..... 229,872.52

All other deposits.....None.

Total net or invested assets.....\$ 870,021.94

Deduct depreciation of assets to bring same to market value

(bonds) and agents' balances unsecured..... 844.29

Total net or invested assets, less depreciation.....\$ 869,177.65



NON-INVESTED ASSETS.	
Interest due, \$.....; accrued, \$2,103.84; bonds, \$1,197.50; total..\$	3,271.39
Rents due and accrued.....None.	
Market value of real estate over cost and incumbrances. None.	
Market value of bonds and stocks over cost.....None.	
Total non-invested assets.....	\$ 3,271.39
Gross assets.....	\$ 872,449.04
LIABILITIES.	
Losses adjusted, due and unpaid (number of claims 7).....\$	14,000.00
Taxes due and accrued.....None.	
Salaries, rents and office expenses due and accrued.....None.	
Borrowed money.....None.	
Advance assessments, \$18,418.44; bonus or dividend obligations, \$.....; total.....	18,418.44
Advance insurance fund.....	19,762.75
All other (not including contingent mortuary), viz: Suspense, \$481.23; sundry accounts, \$3,639.71; total.....	3,120.94
Total actual liabilities.....	\$5,302.13
Balance, net assets.....	\$ 817,146.91
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Mortuary assessments due and unpaid (estimated).....\$	45,000.00
Mortuary assessments not yet called for losses unadjusted, \$15,000; resisted, \$28,000; reported, \$204,000; adjusted, not due, \$214,000; total.....	468,000.00
Total due from members.....	\$ 507,000.00
Net amount due from members.....	\$ 507,000.00
CONTINGENT MORTUARY LIABILITIES.	
Losses adjusted, not yet due (number of claims 60).....\$	214,000.00
Losses in process of adjustment (number of claims 4).....	16,000.00
Losses reported (number of claims 68).....	204,000.00
Losses resisted (number of claims 10).....	29,000.00
Total contingent mortuary liabilities.....	\$ 463,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894	48,081	\$ 141,154,800	1,078	\$ 2,314,500
Policies or certificates written during the year 1895.....	7,580	15,169,000	124	180,500
Total.....	55,661	\$ 156,323,800	1,202	\$ 2,495,000
Deduct number and amount which have ceased to be in force during 1895.....	10,655	26,889,000	837	812,000
Total policies or certificates in force December 31, 1895.....	44,996	\$ 129,434,800	868	\$ 1,683,000
Losses and claims on policies or certificates unpaid December 31, 1894.....	129	486,200	6	21,000
Losses and claims on policies or certificates incurred during year 1895.....	627	1,993,000	14	45,500
Total.....	756	\$ 2,489,200	20	\$ 66,500
Losses and claims on policies or certificates paid during the year 1895.....	597	1,945,000	17	60,500
Settled by compromise or court decision in favor of association or expired by limitation.....	8	8,200		
Policies or certificates terminated by death during 1895.....	627	1,993,000	14	45,500
Policies or certificates not taken.....	749	1,436,000	10	14,000
Policies or certificates terminated by lapse during 1895.....	9,202	23,480,000	315	782,500

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Promises to return advance payments made by members. Such advance payments are held in a special fund as a liability.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Whole life policies, actuaries, 4 per cent; advance payment policies, American, 4½ per cent. Assessments governed by age at entry; also by age at date of assessment.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Nineteen thousand, seven hundred and sixty-two dollars and seventy-five cents.

For what purpose, how is it created and where deposited?

Answer. In addition, association has a surplus general fund, created from the funds set apart for defraying expenses, of which \$379,000 has been invested in interest bearing bonds.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. There are nine trustees, three of whom are elected each year for a term of three years. Officers are elected by board of trustees immediately after annual meeting each year.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member?

Answer. Only where there is an insurable interest.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. For payment of mortuary claims and for the expenses of the association in accordance with the contracts of the certificates or policies. By authority and under direction of the board of trustees.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Ninety thousand, six hundred and twenty-nine dollars and thirty-seven cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

### ODD FELLOWS ACCIDENT COMPANY,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, JOHN J. WHIPPLE.

Secretary, JAY B. CRAWFORD.

(Incorporated August 17, 1891. Commenced business August 19, 1917.)

Principal office, 121 Devonshire street, Boston, Mass.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 8,937.71

#### INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... (Estimated) 3,000.00

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$21.33; expense, \$21.98; total..... \$ 43.31

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 3,043.31

Interest, none; rent, none; total..... None.

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, none.)

Total income..... 3,043.31

Total net resources..... \$ 11,981.02

#### DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 38,435.81

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 38,435.81

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 2,000.00

Commissions paid or allowed for collecting assessments..... 1,972.41

Salaries of managers and agents not paid by commissions..... 739.53

Salaries of officers, \$5,000.00; other compensation of officers, none; total..... 5,000.00

Salaries and other compensation of office employees..... 3,320.53

Medical examiners' fees, whether paid direct by members or otherwise..... 91.50

Rent, \$1.50; taxes, none; advertising and printing, \$1,000.75; total..... 1,002.25

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz: Admission to other states, \$25.00; protection of benefit fund paid from annual dues, \$2,000.00; total, (Advanced assessments applied, included above, \$345.)

(Total expense, \$38,514.75.)

Total disbursements..... \$ 48,554.26

Balance..... \$ 10,312.15

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.

Loans on mortgages first liens on real estate..... None.

Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... None.

Cash in office..... None.

Cash deposits in banks on emergency or reserve fund account..... None.

Hawcock National bank..... 1,344.11

In office and funds deposited in bank..... 6,431.35

All other deposits: In transit and since received, \$2,517.79; Wilday Savings bank, \$30; total..... 2,547.79

Total net or invested assets..... \$ 10,312.15

Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... None.

Total net or invested assets, less depreciation..... \$ 10,312.15

#### NON-INVESTED ASSETS.

Interest due, none; accrued..... None.

Rents due, none; accrued..... None.

Market value of real estate over cost and incumbrances..... None.

Market value of bonds and stocks over cost..... None.

Total non-invested assets..... None.

Gross assets..... \$ 10,312.15

#### LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....) None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... None.

Borrowed money, none; interest accrued on same, none; total,..... None.

Advance assessments, \$54; bonus or dividend obligations, none; total..... 54.00



All other (not including contingent mortuary).....	None.	
Total actual liabilities.....	\$ 546.00	
Balance, net assets.....	\$ 9,947.15	
CONTINGENT MORTUARY ASSETS (OR RESOURCES).		
Mortuary assessments, called and not yet due.....	\$ 1,146.75	
Mortuary assessments, due and unpaid.....	587.35	
Mortuary assessments not yet called for losses unadjusted, \$1,800; realized, \$1,500; reported, none; total.....	2,300.00	
Total due from members.....	\$ 4,984.00	
Net amount due from members.....	\$ 4,984.00	
CONTINGENT MORTUARY LIABILITIES.		
Losses in process of adjustment (number of claims, 39).....	\$ 1,800.00	
Losses realized (number of claims, 2).....	1,500.00	
Total contingent mortuary liabilities.....	\$ 3,300.00	
EXHIBIT OF CERTIFICATES OR POLICIES—SUMMS AND AMOUNT.		

	TOTAL BUSINESS OF 1905.		BUSINESS IN IOWA DURING 1905.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1904.....	8,253	\$19,596,300.00	7	\$ 11,603.00
Policies or certificates written during the year 1905.....	9,698	7,807,000.00	110	285,500.00
Total.....	8,941	\$27,403,300.00	117	\$ 317,103.00
Deduct number and amount which have ceased to be in force during 1905.....	1,907	4,137,430.00	4	5,337.00
Total policies or certificates in force December 31, 1905.....	7,034	\$23,265,870.00	113	\$ 311,766.00
Losses and claims on policies or certificates unpaid December 31, 1905.....	1	2,500.00		
Losses and claims on policies or certificates incurred during the year 1905.....	303	37,235.81	2	\$1.39
Total.....	304	\$1,735.81	2	\$1.39
Losses and claims on policies or certificates paid during the year 1905.....	304	36,435.81	2	\$1.39
Policies or certificates terminated by death from accident during 1905.....	3	7,200.00		
Policies or certificates terminated by lapse during 1905.....	1,904	4,140,865.00	4	5,337.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars in case of death by accident and \$25 per week in case of total disability.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Amount realized from one assessment.  
Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.  
Does the association or company issue endowment/certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Not graded.  
Has the society an emergency or reserve fund?

Answer. Yes.  
What is the amount thereof?

Answer. Ten thousand three hundred and thirteen dollars and fifteen cents.  
For what purpose, how is it created and where deposited?

Answer. Payment of disability claims and other expenses incurred. Hancock National bank, Boston; Wilder Savings bank, Boston.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. For the payment of disabilities as they mature. By authority of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Twelve thousand three hundred and also dollars and fifty cents.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## ODD FELLOWS ANNUITY ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, WILLIAM MUMFORD.

Secretary, CHARLES H. BAKER.

[Incorporated January 12, 1896. Commenced business January 15, 1896.]

Principal office, Des Moines, Iowa.

Attorney for service of process in Iowa, C. C. & C. L. Noyes.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 24,615.21

## INCOME DURING THE YEAR 1905.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 13,974.50

Annual dues as per contract, without any deduction whatever,..... None.

Assessments: Mortuary, \$29,923.14; expenses, \$20,946.42; total..... 50,869.56

(Medical examiner's fees are paid by the association.)

Total paid by members..... \$ 64,844.06

Interest, \$1,141.75; rent, none..... 1,141.75

Advances to agents repaid..... 166.27

Cash received from all other sources, viz.: Sundry receipts, \$491.51; advanced by officers, \$546.86; total.....\$ 948.37  
(Assessments paid in advance, none.)

Total income.....\$ 58,034.12  
Total net resources.....\$ 94,600.33

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims.....\$ 31,600.00  
Advanced payments returned to rejected applicants.....1,158.00  
Total paid to members.....\$ 32,758.00  
Commission and fees retained by or paid or allowed to agents on account of fees and dues; \$13,915 admission fees, balance cash  
Commissions paid or allowed for collecting assessments.....20,132.27  
Salaries of managers and agents not paid by commissions. None.  
Salaries of officers, \$5,000; other compensation of officers, none;  
total.....8,000.00  
Salaries and other compensation of office employees.....1,169.25  
Medical examiner's fees, whether paid direct by members or  
otherwise.....2,159.00  
Rent, \$650; taxes, none; advertising and printing, \$1,127.17; total.  
Advanced to officers and agents to be repaid out of future salaries or commissions.....1,577.17  
All other items, viz.:  
Contingent includes taxes and fees paid to states and jurisdictions of the I. O. O. F.....927.50  
Traveling expenses, \$424.27; postage, \$225.60; furniture and fixtures, \$366.31; total.....1,396.18  
Legal expenses, \$105; advanced refunded, \$863.90; total.....1,068.93  
(Advanced assessments applied, none.)  
(Total expenses, \$38,363.47.)

Total disbursements.....\$ 71,525.47  
Balance.....\$ 23,125.86

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, sheriff certificate on foreclosure.....\$ 2,000.00  
Loans on mortgages (first liens) on real estate.....30,150.00  
Loans secured by pledge of bonds, stocks or other marketable  
collaterals.....None.  
Cost value of bonds and stocks owned absolutely.....None.  
Agents' ledger balances.....None.  
Cash in office.....None.  
Cash deposits in banks on emergency or reserve fund account:  
German Savings bank, Des Moines, Iowa.....976.86  
All other deposits.....None.

Total net or invested assets.....\$ 23,125.86

Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....None.

Total net or invested assets, less depreciation.....\$ 23,125.86

## NON-INVESTED ASSETS.

Interest due, none; accrued, \$459.50; total.....\$ 459.50  
Rents due, none; accrued, none; total.....None.  
Market value of real estate over cost and incumbrances. None.  
Market value of bonds and stocks over cost.....None.

Total non-invested assets.....\$ 459.50

Gross assets.....\$ 23,585.36

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....) None.  
Taxes due and accrued.....None.  
Salaries, rents and office expenses due and accrued.....None.  
Borrowed money, \$546.86; interest accrued on same, none; total \$ 546.86  
Advance assessments, none; bonus or dividend obligations, none; total.....None.  
All other (not including contingent mortuary).....None.

Total actual liabilities.....\$ 546.86

Balance, net assets.....\$ 23,035.50

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....\$ 2,502.85  
Mortuary premiums, not yet called for losses unadjusted, none; resisted, none; reported, \$1,800.

Total due from members.....\$ 2,502.85

Deduct estimated cost of collection.....150.00

Net amount due from members.....\$ 2,342.85

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (number of claims, 30).....\$ 35,850.00

Losses reported (number of claims, 3).....4,000.00

Total contingent mortuary liabilities.....\$ 40,450.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	3,433	\$ 5,225,100	2,550	\$ 3,661,400
Policies or certificates written during the year 1895.....	1,377	1,841,500	802	970,400
Total.....	4,810	7,066,600	3,352	4,631,800
Deduct number and amount which have ceased to be in force during 1895.....	756	1,041,500	596	868,000
Total policies or certificates in force December 31, 1895.....	4,054	\$ 6,025,100	2,756	\$ 3,763,800
Losses and claims on policies or certificates unpaid December 31, 1894.....	38	38,060	32	27,300
Losses and claims on policies or certificates incurred during the year 1895.....	21	22,400	15	24,000
Total.....	59	\$ 60,460	47	\$ 51,300
Losses and claims on policies or certificates paid on during the year 1895.....	69	31,600	47	24,250
Policies or certificates terminated by death during 1895.....	21	22,400	15	24,000
Policies or certificates terminated by lapse during 1895.....	777	1,092,100	584	874,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificates or certificates issued on any one life?

Answer. Four thousand dollars, division A; two thousand dollars, division B.  
Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.



Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Class A, fixed amounts, without regard to age, amount of benefits graded according to age, and class B, graded assessments at approximately the actuaries' table of mortality, and both classes A and B are subject to increase, annual cost not exceeding the natural life rate based on the actuaries' table of mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twenty-three thousand one hundred and twenty-six dollars and eighty-six cents.

For what purpose, how is it created and where deposited?

Answer. To pay death losses. By quarterly, semi-annual or annual assessment.

Excess of amount received above that necessary to pay death claims goes to this fund. With auditor state of Iowa, \$15,850; treasurer, \$7,276.86.

Are the officers and directors elected at annual meeting of members?

Answer. Directors.

If not, how are they selected?

Answer. Officers by board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay mortuary claims and expenses; provided by amended and substituted articles of incorporation and by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Five thousand dollars class, or division, A; \$2,000 class, or division, B.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

### ODD FELLOWS MUTUAL AID AND ACCIDENT ASSOCIATION,

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, J. R. GEORGE.

Secretary, J. L. MCKINSEY.

[Incorporated January 10, 1892. Commenced business July 23, 1892.]

Principal office, Piqua, Ohio.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 20,170.42

#### INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 6,055.20
Annual dues as per contract, without any deduction whatever.....	30,950.90
Assessments: Mortuary, \$181,929.83; emergency, \$11,230; total.....	205,119.83
Medical examiner's fees paid by applicant.....	None.

Total paid by members..... \$ 243,155.93

Interest, \$1,844.70; rent, none; total..... 1,844.70

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, none.)

Total income..... \$ 245,000.63

Total net resources..... \$ 272,671.12

#### DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims: 102 death losses..... \$ 150,995.00

686 accident losses..... 32,200.00

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 193,355.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 1,008.28

Commissions paid or allowed for collecting assessments..... 4,863.08

Salaries of managers and agents not paid by commissions..... 14,894.66

Salaries of officers, \$4,800; other compensation of officers, none;

total..... 4,800.00

Salaries and other compensation of office employees..... 3,747.94

Medical examiner's fees, whether paid direct by members or otherwise..... 200.00

Rent, \$300; taxes, \$303.80; advertising and printing, \$2,078.90; total

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

2,794.70

Other items, viz.:	
Office expenses.....	\$ 686.14
Postage.....	756.24
Traveling expenses.....	8,120.31
(Advanced assessments applied, included above, none.)	
(Total expenses, \$41,819.45)	
Total disbursements.....	\$ 235,071.45
Balance.....	\$ 37,599.67
<b>NET OR INVESTED ASSETS.</b>	
Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable securities.....	None.
Cost value of bonds and stocks owned absolutely.....	\$ 19,745.17
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
Piqua National bank.....	10,000.00
All other deposits: Piqua National bank.....	7,745.50
Total net or invested assets.....	\$ 37,599.67
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 37,599.67
<b>NON-INVESTED ASSETS.</b>	
Interest due, none; accrued, \$50; total.....	\$ 50.00
Rents due and accrued.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	50.00
Gross assets.....	\$ 37,649.67
<b>LIABILITIES.</b>	
Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advanced assessments, none; bonus or dividend obligations, none; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 37,649.67
<b>CONTINGENT MORTUARY ASSETS (OR RESOURCES).</b>	
Mortuary assessments, called and not yet due.....	\$ 12,729.00
Mortuary assessments, due and unpaid.....	6,829.20
Mortuary assessments, not yet called for losses unadjusted, none; restated, none; reported, \$25,478; total.....	25,478.00
Total due from members.....	\$ 45,156.20
Deduct estimated cost of collection.....	8,830.00
Net amount due from members.....	\$ 41,536.20
<b>CONTINGENT MORTUARY LIABILITIES.</b>	
Losses adjusted, not yet due (number of claims, 2).....	\$ 14,000.00
Losses in process of adjustment (number of claims, 7).....	11,000.00
Losses reported (number of claims, 7).....	9,000.00
Losses restated (number of claims, 1).....	3,000.00
Total contingent mortuary liabilities.....	\$ 37,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1894.....	12,674	\$ 18,213,000	119	\$ 257,000
Certificates restated during 1895.....	301	280,560	13	19,000
Policies or certificates written during the year 1895.....	3,025	2,670,560	65	161,000
Total.....	16,000	\$ 21,164,000	228	\$ 379,000
Deduct number and amount which have ceased to be in force during 1895.....	2,380	3,519,000	75	197,000
Total policies or certificates in force December 31, 1895.....	13,620	\$ 17,645,000	153	\$ 272,000
Losses and claims on policies or certificates unpaid December 31, 1894.....	25	43,000	1	3,000
Losses and claims on policies or certificates incurred during the year 1895.....	101	157,000	2	3,000
Total.....	126	\$ 200,000	3	\$ 6,000
Losses and claims on policies or certificates paid during the year 1895.....	102	143,000	2	5,000
Policies or certificates terminated by death during 1895.....	101	157,000	2	3,000
Policies or certificates terminated by lapse during 1895.....	2,211	3,975,500	75	194,000
Certificates terminated and increased.....	85	82,500		

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid regardless of amount realized from assessments to meet the same?

Answer. They do not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Actual cost of issuing assessment notices and 5 per cent set aside for emergency fund and 7½ per cent for expense.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. We pay \$5 per week for each \$1,000 insurance for total disability for a period not exceeding twenty-six weeks, from mortuary assessments.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used please name them, and state if assessments are levied on age at entry or on age at date of assessment?

Answer. On age and occupation at entering.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twenty-nine thousand, eight hundred and forty dollars and seventeen cents.

For what purpose, how is it created and where deposited?

Answer. By percentage from mortuary account to guarantee the payment of claims in the event of extraordinary losses.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.



Is a medical examination required before issuing a certificate to applicants?  
 Answer. Yes.  
 Are certificates issued to persons other than the families or heirs of the member?  
 Answer. No.  
 Are assignments of certificates to other than such persons allowed?  
 Answer. No.  
 For what purpose are assessments made and under what authority?  
 Answer. For the purpose of paying death and accident losses.  
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?  
 Answer. Eleven thousand dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## PEOPLES ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, F. W. CRAIG.

Secretary, A. W. STILES.

[Incorporated May 14, 1893. Commenced business May 14, 1893.]

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year ....None.

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....\$ 331.30  
 Annual dues as per contract, without any deduction whatever.....None.  
 Assessments: Mortuary, \$414; expense, \$207; total.....\$ 621.00  
 Medical examiner's fees paid by applicant.....None.

Total paid by members.....\$ 952.30  
 Interest, none; rent.....None.  
 Advances to agents repaid.....None.  
 Cash received from all other sources, viz: Advanced by incorporators.....\$ 620.00  
 (Assessments paid in advance, \$35.)

Total income.....\$ 1,602.30  
 Total net resources.....\$ 1,602.30

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims.....\$ 90.00  
 Advanced payments returned to rejected applicants.....None.  
 Total paid to members.....\$ 90.00  
 Commission and fees retained by or paid or allowed to agents on account of fees and dues.....\$ 63.32  
 Commissions paid or allowed for collecting assessments.....7.15

Salaries of managers and agents not paid by commissions.....None.  
 Salaries of officers, \$340.02; other compensation of officers, none;  
 Total.....\$ 340.02  
 Salaries and other compensation of office employees.....\$ 184.90  
 Medical examiner's fees, whether paid direct by members or otherwise.....None.  
 Rent, none; taxes, none; advertising and printing, \$170.10; total.....\$ 170.10  
 Advanced to officers and agents to be repaid out of future salaries or commissions.....None.  
 All other items, viz: Postage, \$36.79; sundries, \$16.36; traveling expenses, \$127.15; total.....\$ 230.31  
 (Advanced assessments applied, included above, \$35.)

Total disbursements.....\$ 985.40  
 Balance.....\$ 616.90

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....None.  
 Loans on mortgages (first liens) on real estate.....None.  
 Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.  
 Cost value of bonds and stocks owned absolutely.....\$ 412.29  
 Agents' ledger balances.....\$ 616.90  
 Cash in office.....None.  
 Cash deposits in banks on emergency or reserve fund account:  
 Des Moines National bank.....\$ 616.90  
 All other deposits.....None.

Total net or invested assets.....\$ 1,139.49  
 Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....\$ 271.00  
 Total net or invested assets, less depreciation.....\$ 868.49

## NON-INVESTED ASSETS.

Interest due, none; accrued.....None.  
 Rents due, none; accrued.....None.  
 Market value of real estate over cost and incumbrances.....None.  
 Market value of bonds and stocks over cost.....None.  
 Total non-invested assets.....None.

Gross assets.....\$ 868.49

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....).....None.  
 Taxes due and accrued.....None.  
 Salaries, rents and office expenses due and accrued.....\$ 159.38  
 Advanced by incorporators, \$690; interest accrued on same, none;  
 total.....\$ 690.00  
 Advance assessments, none; bonus or dividend obligations, none;  
 total.....None.  
 All other (not including contingent mortuary, viz: Printing.....\$ 25.75

Total actual liabilities.....\$ 825.13  
 Balance net assets.....\$ 18.27

## CONTINGENT MORTUARY ASSETS FOR RESOURCES.

Mortuary assessments, not yet called for losses unadjusted, none; reslated, none; reported, \$90; total.....\$ 90.00  
 Net amount due from members.....\$ 200.00

## CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 2).....	\$ 250.00
Total contingent mortuary liabilities .....	\$ 250.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.	
	Number.	Amount.
Policies or certificates written during the year 1895 .....	495	\$ 1,594,750
Total .....	465	\$ 1,594,750
Deduct number and amount which have ceased to be in force during 1895 .....	30	773,750
Total policies or certificates in force December 31, 1895 .....	305	\$ 861,000
Losses and claims on policies or certificates incurred during the year 1895 .....	5	350
Losses and claims on policies or certificates paid during the year 1895 .....	3	\$ 60
Policies or certificates terminated by lapse during 1895 .....	229	773,750

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age?

Answer. Fixed sum.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. Directors elected by members, and officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. For losses and expenses under the articles of incorporation and by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Four hundred and fifty-eight dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## RAILWAY OFFICIALS AND EMPLOYEES ACCIDENT ASSOCIATION,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, CHALMERS BROWN.

Secretary, WILLIAM K. BELLS.

[Incorporated, June 14, 1899. Commenced business, June, 1899.]

Principal office, 25-27 Ingalls Block, Indianapolis, Ind.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 54,135.25

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions .....

Annual dues as per contract, without any deductions whatever.....

Assessments: Indemnity, \$115,221.70; expense, \$115,269.65; total.....

Medical examiner's fees paid by applicant.....

Total paid by members.....

Interest, \$242.92; rent, \$.....; total.....

Advances to agents repaid.....

Cash received from all other sources.....

(Assessments paid in advance, none.)

Total income.....

Total net resources.....

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims.....

Advanced payments returned to rejected applicants.....

Total paid to members.....

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....

Commissions paid or allowed for collecting assessments and exchange.....

Salaries of managers and agents not paid by commissions.....

Salaries of officers, \$5,798.40; other compensation of officers, \$.....; total.....

Salaries and other compensation of office employees.....

Medical examiner's fees, whether paid direct by members or otherwise.....

Rent, \$2,110.02; taxes and insurance departments, \$2,243.11; advertising and printing, \$4,869.25; total.....



Advanced to officers and agents to be repaid out of future salaries or commissions..... None.  
 All other items, viz.: Office furniture, \$75; postage, \$2,641.51; traveling, \$6,525.31; expense, \$6,141.91; legal, \$2,889.32; total... \$ 20,324.28  
 (Advanced assessments applied, none.)  
 (Total expenses, \$19,062.30)

Total disbursements..... \$ 231,678.96  
 Balance..... \$ 34,801.67

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.  
 Loans on mortgages (first liens) on real estate..... None.  
 Loans secured by pledge of bonds, stocks or other marketable collateral..... None.  
 Cost value of bonds and stocks owned absolutely..... None.  
 Agents' ledger balances..... \$ 3,972.11  
 Cash in office..... \$ 11,949.87  
 Cash deposits in banks on emergency or reserve fund account:  
 Fletcher's bank, Indianapolis, Ind..... 12,000.00  
 All other deposits:  
 Fletcher's bank..... 6,270.59  
 Insurance department, Missouri..... 1,000.00  
 Total net or invested assets..... \$ 34,801.67  
 Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... None.  
 Total net or invested assets, less depreciation..... \$ 34,801.67

## NON-INVESTED ASSETS.

Accepted cash orders on railway paymasters and others..... \$ 165,514.38  
 Interest due, none; accrued, none; total..... None.  
 Rents due, none; accrued, none; total..... None.  
 Furniture, fixtures and supplies..... 3,500.00  
 Market value of real estate over cost and incumbrances..... None.  
 Market value of bonds and stocks over cost..... None.  
 Total non-invested assets..... 169,014.38  
 Gross assets..... \$ 203,906.05

## LIABILITIES.

Losses adjusted, due and unpaid..... None.  
 Taxes due and accrued..... None.  
 Salaries, rents and office expenses due and accrued..... None.  
 Borrowed money, none; interest accrued on same..... None.  
 Advance assessments, \$.....; bonus or dividend obligations, \$.....; total..... None.  
 All other (not including contingent mortuary)..... None.

Total actual liabilities..... None.

Balance, net assets..... \$ 203,906.05

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 2)..... \$ 6,000.00  
 Losses related (number of claims, 3)..... 4,000.00  
 Total contingent mortuary liabilities..... \$ 10,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1905.		BUSINESS IN IOWA DURING 1905.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1904.....	14,023	\$94,800,340.00	784	\$ 1,106,906.00
Policies or certificates written during the year 1905.....	11,900	23,310,675.00	699	1,186,150.00
Total.....	25,923	\$118,110,015.00	1,483	\$ 2,293,056.00
Deduct number and amount which have ceased to be in force during 1905.....	14,608	25,021,745.00	853	1,306,450.00
Total policies or certificates in force December 31, 1905.....	11,315	\$93,088,270.00	630	\$ 1,086,606.00
Losses and claims on policies or certificates unpaid December 31, 1905.....	8	8,300.00		
Losses and claims on policies or certificates incurred during the year 1905.....	3,031	115,316.00	123	5,276.25
Total.....	2,696	\$ 123,616.00	123	\$ 5,276.25
Losses and claims on policies or certificates paid during the year 1905.....	2,651	112,639.05	118	5,076.12
Policies or certificates terminated by death and loss of limb during 1905.....	21	\$4,100.00		
Policies or certificates terminated by lapse during 1905.....	14,487	\$2,659,665.00	853	1,306,450.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Formerly \$10,000, now \$5,000.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No; but all claims are paid in full.

Is any part of the indemnity assessments used for any purpose except to pay indemnity claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age? If mortality tables are used please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Not applicable to accident insurance.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twelve thousand dollars.

For what purpose, how is it created and where deposited?

Answer. For protection of members; from cash surplus after paying claims and expenses; Fletcher's bank, Indianapolis, Ind.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To meet expenses and claims; when ordered by board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Fifty-eight thousand and twenty-two dollars and eighty-four cents; only one class.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

### SCANDINAVIAN MUTUAL AID ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.]

President, S. P. A. LINDBAHL.

Secretary, NELS NELSON.

[Incorporated September 12, 1893. Commenced business October 26, 1893.]

Principal office, Galesburg, Ill.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 79,967.38

#### INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application without deductions..... \$ 5,506.00

Annual dues as per contract without any deduction whatever..... None.

Assessments: Mortuary, \$147,338.88; expenses, \$15,107.25; advance assessments, \$51.77; total..... 162,507.90

Medical examiner's fees paid by applicant; members pay direct to examiner (estimated)..... 1,500.00

Total paid by members..... \$ 179,513.90

Interest, \$2,400; rent, none; total..... 2,400.00

Advances to agents repaid..... None.

Cash received from all other sources, viz: Reinstatements, \$519.37; previous shortages, \$121.46; fines, \$3.50; total..... 644.33

(Assessments paid in advance, \$5,714.93.)

Total income..... 179,513.90

Total net resources..... \$ 259,282.56

#### DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 125,943.46

Advanced payments returned to rejected applicants..... 14.00

Total paid to members..... \$ 125,957.46

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 5,321.00

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... 1,200.00

Salaries of officers, \$3,100; other compensation of officers, \$432.55; total..... 3,532.55

Salaries and other compensation of office employees..... \$ 4,628.05

Medical examiner's fees, whether paid direct by members or otherwise..... 1,500.00

Rent, \$131; taxes, \$5.36; advertising and printing, \$1,001.91; total..... 1,309.27

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz: Postage, \$2,767.86; fuel and light, \$148.45; convention and insurance department fees, \$443.18; office fixtures, \$196.70; traveling expenses, \$14; miscellaneous, \$6.80; total..... 5,578.90

(Advanced assessments applied, included above, \$5,633.16.)

Total expenses, \$21,178.76.

Total disbursements..... \$ 147,138.24

Balance..... \$ 106,144.32

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.

Loans on mortgages (first liens) on real estate..... None.

Loans secured by pledge of bonds, stocks or other marketable securities..... None.

Cost value of bonds and stocks owned absolutely; U. S. bonds, emergency fund..... \$ 87,823.75

Agents' ledger balances..... 1,381.45

Cash in office..... 561.50

Cash deposits in banks on emergency or reserve fund account: Galesburg National bank (for emergency fund)..... 4,527.64

All other deposits: Galesburg National bank..... 11,012.70

Total net or invested assets..... \$ 106,117.34

Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... 5,923.75

Total net or invested assets, less depreciation..... \$ 100,193.59

#### NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$.....; total..... None.

Rents due, \$.....; accrued, \$.....; total..... None.

Market value of real estate over cost and incumbrances..... None.

Market value of bonds and stocks over cost..... None.

Total non-invested assets..... None.

Gross assets..... \$ 100,193.59

#### LIABILITIES.

Losses adjusted, due and unpaid..... \$ 570.35

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... 1,488.44

Borrowed money, \$.....; interest accrued on same, \$.....; total..... None.

Advance assessments, \$542.98; bonus or dividend obligations, \$.....; total..... 542.98

All other (not including contingent mortuary)..... None.

Total actual liabilities..... 2,501.77

Balance, net assets..... \$ 94,571.72

#### CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due..... \$ 11,998.13

Mortuary assessments not yet called for losses unadjusted, \$12,000; resisted, \$.....; reported, \$5,500; total..... 18,500.00

Total due from members..... \$ 30,498.13

Net amount due from members..... \$ 30,498.13



## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 13).....	\$ 30,700.00
Losses reported (number of claims, 6).....	6,500.00
Total contingent mortuary liabilities.....	\$ 27,300.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	9,621	\$12,570,000.00	1,016	\$ 1,196,569
Policies or certificates written during the year 1895.....	995	1,035,000.00	105	107,000
Total.....	10,616	\$13,705,000.00	1,121	\$ 1,303,569
Deduct number and amount which have ceased to be in force during 1895.....	436	501,500.00	59	64,500
Total policies or certificates in force December 31, 1895.....	10,180	\$13,194,500.00	1,062	\$ 1,239,069
Losses and claims on policies or certificates unpaid December 31, 1894.....	19	25,300.00	3	3,000
Losses and claims on policies or certificates incurred during the year 1895.....	86	125,000.00	9	16,000
Total.....	105	\$ 150,300.00	12	\$ 19,000
Losses and claims on policies or certificates paid during the year 1895.....	86	125,943.48	9	14,000
Policies or certificates terminated by death during 1895.....	86	125,000.00	9	16,000
Policies or certificates terminated by lapse during 1895.....	350	426,500.00	50	45,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Ten per cent of same is set aside for the emergency fund. None other.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. None whatever.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Yes.

Are mortuary tables used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. The American experience table is used in a modified form. Assessments are based on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eighty-seven thousand and twenty-seven dollars and sixty-four cents.

For what purpose, how is it created and where deposited?

Answer. For use in cases of excessive mortality. By setting aside 10 per cent of all mortuary assessments. In United States registered 4 per cent bonds and in the Galeburg National bank.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors are elected by the members at each annual meeting. The board of directors elects all officers.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Also creditors and devisees.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. Assessments are issued by order of the board of managers for the purpose of paying death losses when such occur.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Have no classes; \$12,306.85.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## SECURITY LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, L. P. ALLEN.

Secretary, O. G. WILSON.

[Founded, 1879. Incorporated September 8, 1891. Commenced business June 16, 1892.]  
Principal office Clinton, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....\$ 36,239.82

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deduction.....None.  
Annual dues as per contract without any deduction whatever.....\$ 8,119.34  
Assessments: Mortuary, \$13,131.18; Expense, \$.....; total.....35,131.18  
Medical examiner's fees paid by applicants.....None.  
Guaranty deposits.....769.29

Total paid by members.....\$ 44,020.11  
Interest, \$1,764.71; rent, none; total.....1,764.71

Advances to agents repaid.....None.  
Cash received from all other sources.....None.  
(Assessments paid in advance, \$42.85.)

Total income.....45,784.82

Total net resources.....\$ 72,024.64

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims.....\$ 35,084.53  
Guaranty deposits returned to beneficiaries.....407.50  
Advanced payments returned to rejected applicants.....None.

Total paid to members.....\$ 35,492.03

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	1,754.29
Commissions paid or allowed for collecting assessments.....	1,736.82
Salaries of managers and agents not paid by commissions.....	1,111.25
Salaries of officers, \$1,992; other compensation of officers, \$.....	
total.....	1,940.00
Salaries and other compensation of office employees.....	441.67
Medical examiner's fees, whether paid direct by members or otherwise.....	413.00
Rent, \$240.00; taxes, \$.....; advertising and printing, \$1,075.54; total.....	1,515.54
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz:	
Office expenses, \$179.50; travelling expenses, \$254.07; postage, \$254.78; fees, \$1.40; telegrams, \$675; express, \$10.51; attorney's fees, \$45.67; total.....	1,414.76
(Advanced assessments applied, included above, \$309.60)	
(Total expenses, \$10,187.12)	

Total disbursements.....	\$ 45,519.15
Balance.....	\$ 26,407.48

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens on real estate guaranty fund).....	15,500.00
Guaranty notes.....	5,122.32
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Bills receivable.....	542.53
Cash in office.....	1,022.23
Cash deposits in banks on emergency or reserve fund account:	
Merchants National bank, Clinton, Iowa.....	1,125.72
All other deposits:	
Merchants National bank, Clinton, Iowa.....	3,090.35
Total net or invested assets.....	\$ 26,407.48
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 26,407.48

## NON-INVESTED ASSETS.

Interest due, none; accrued, \$19.92; total.....	\$ 319.92
Rents due, none; accrued, none; total.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	319.92
Gross assets.....	\$ 26,727.40

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, none).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	\$ 655.54
Borrowed money, none; interest accrued on same, none; total.....	None.
Advance assessments, \$145.54; bonus or dividend obligations, \$.....; total.....	145.54
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 801.18
Balance, net assets.....	\$ 25,726.22

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 6,000.00
Mortuary assessments not yet called for losses unpaid, \$.....; resisted, \$.....; reported, \$1,000; total.....	2,000.00
Total due from members.....	\$ 8,000.00
Deduct estimated cost of collection.....	450.49

Net amount due from members..... \$ 8,550.00

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims).....	\$ 400.00
Losses reported (number of claims).....	2,000.00
Total contingent mortuary liabilities.....	\$ 9,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL, QUANTITIES OF 1924.		BUCKERS IN IOWA PERIOD 1925.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1924.....	1,381	\$3,648,900.00	1,156	\$ 2,210,600.00
Reinstated.....	1	2,000.00	1	2,000.00
Policies or certificates written during the year 1925.....	228	567,700.00	228	567,700.00
Total.....	1,596	\$3,938,600.00	1,385	\$ 2,780,300.00
Deduct number and amount which have ceased to be in force during 1925.....	165	403,900.00	143	357,500.00
Total policies or certificates in force December 31, 1925.....	1,431	\$3,534,700.00	1,242	\$ 2,422,800.00
Losses and claims on policies or certificates unpaid December 31, 1924.....	4	8,000.00	3	6,000.00
Losses and claims on policies or certificates incurred during the year 1925.....	30	37,500.00	17	31,500.00
Total.....	34	45,500.00	20	37,500.00
Losses and claims on policies or certificates paid during the year 1925.....	19	35,500.00	15	25,500.00
Policies or certificates terminated by death during 1925.....	50	37,500.00	17	15,500.00
Policies or certificates terminated by cancellation.....	1	2,000.00	1	2,000.00
Policies or certificates terminated by lapse during 1925.....	144	200,400.00	124	220,400.00
Policies or certificates reduced.....	4	4,000.00	4	4,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars on age up to 25; \$4,000 on age up to 45; \$3,000 on age up to 50.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty per cent of mortuary assessments placed in surplus fund.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.



In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Assessments are levied on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One thousand, one hundred and twenty-eight dollars and seventy-two cents.

For what purpose, how is it created and where deposited?

Answer. Created from 20 per cent of mortuary assessments, lapses from guarantee fund and interest. To be used in payment of losses in excess of a rate of 1 per cent of insurance in force.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. At annual meetings.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No. Benefit is made payable as authorized by the state of Iowa.

For what purpose are assessments made, and under what authority?

Answer. For mortuary and contingent funds. By the board of managers.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One thousand, six hundred and fourteen dollars and nine cents on each \$1,000 of loss assessed for. Only one class.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

### SECURITY MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, HENRY J. REINMUND.

Secretary, CHARLES M. TURNER.

[Incorporated under chapter 175, laws of 1883. Commenced business January 3, 1887.]

Principal office, Phelps Bank building, corner Court and Chenango streets, Binghamton, N. Y.

Attorney for service of process in Iowa, W. A. Park, Des Moines.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 274,125.07

#### INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by applications, without deduction.....None.

Annual dues as per contract, without any deduction whatever..

Assessments: Mortuary, \$150,851.53; expense, \$150,402.44; total...\$ 300,053.97

Medical examiner's fees paid by applicants..... 1,931.00

Total paid by members..... \$ 302,084.97

Interest, \$2,388.71; rent, \$1,045.95; total..... 9,935.60

Advances to agents repaid, \$19,163.40; agency investments paid, \$23,050; total..... 39,168.40

Cash received from all other sources.....None.

(Assessments paid in advance, none.)

Total income..... \$ 401,148.33

Total net resources..... \$ 675,273.40

#### DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 75,290.58

Payments returned to members..... 6,335.63

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 125,117.92

Commissions paid or allowed for collecting assessments..... 6,200.14

Salaries of managers and agents not paid by commissions..... 2,885.80

Salaries of officers, \$2,632.50; other compensation of officers, \$.... 8,632.50

Salaries and other compensation of office employees..... 7,393.31

Medical examiner's fees, whether paid direct by members or otherwise..... 11,068.00

Rent, \$1,927.99; taxes, \$1,903.78; advertising and printing, \$5,972.75; total..... 12,804.47

Advanced to agents to be repaid out of future salaries or commissions..... 41,624.04

All other items, viz: Traveling expenses, \$2,404.81; general office expenses, \$1,510.37; postage, 1,599.71; expenses investigating and adjusting death claims, \$3,168.50; furniture and fixtures, \$701.20; total..... 9,972.18

(Advance assessments applied, none.)

(Total expenses, \$27,103.99.)

Total disbursements.....

Balance..... \$ 306,532.21

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... \$ 8,586.45

Loans on mortgages (first liens) on real estate: Reserve, \$143,500; mortuary, \$50,300; total..... 193,800.00

Loans secured by pledge of bonds, stocks or other marketable collateral (reserve)..... 600.00

Par value of bonds and stocks owned absolutely (reserve)..... 6,000.00

Agents' ledger balances secured by bonds and future renewal commissions..... 60,122.17

Cash in office..... 6,616.95

Cash deposits in banks on mortuary or reserve fund accounts:

Susquehanna Valley bank, Binghamton, N. Y. (mortuary)..... \$ 53,701.22

First National bank, Binghamton, N. Y. (mortuary)..... 8,000.00

City National bank, Binghamton, N. Y. (mortuary)..... 8,000.00

Third National bank, Syracuse, N. Y. (mortuary)..... 8,000.00

Chenango Valley Savings bank, Binghamton, N. Y. (mortuary)..... 2,000.00

State bank, Elmira, N. Y. (mortuary)..... 1,500.00

Suspense mortuary account..... 75,201.22

## All other deposits:

Susquehanna Valley bank, Binghamton, N. Y., \$49.59; Strong State bank, Binghamton, N. Y., \$16,437.15 (reserve); total \$	16,486.74
Susquehanna Valley bank, Binghamton, N. Y., \$6,538.01; Strong State bank, Binghamton, N. Y., \$2,024.36 (expense); total	8,562.37

Total net or invested assets..... \$ 306,552.18

Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... None.

Total net or invested assets, less depreciation..... \$ 306,552.18

## NON-INVESTED ASSETS.

Interest due, \$363; accrued, \$2,313.95; on bank deposits, etc., \$31.92; total.....	\$ 2,738.87
Rents due, \$.....; accrued, \$50; total.....	50.00
Market value of real estate over cost and incumbrances.....	22.85
Market value of bonds and stocks over par.....	2,614.72

Total non-invested assets..... \$ 309,362.90

Gross assets.....

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	\$ 3,321.15
Borrowed money.....	None.
Advance assessments and bonus or dividend obligations.....	None.
All other (not including contingent mortuary), viz: Accrued commissions, medical examinations, printing, advertising, etc.....	6,007.40

Total actual liabilities..... \$ 9,328.55

Balance, net assets..... \$ 309,362.90

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary and expense assessments called and not yet due (paid from January 1 to January 7, 1896, inclusive, \$27,467.67).....	\$ 84,886.00
Total due from members.....	\$ 84,886.00
Deduct estimated cost of collection.....	2,971.00
Net amount due from members.....	\$ 81,915.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1), annuity or installment claims in process of payment.....	\$ 17,911.70
Losses in process of adjustment (number of claims, 3).....	6,000.00
Losses resisted (number of claims, 2).....	7,000.00
Total contingent mortuary liabilities.....	\$ 30,911.70

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	6,134	\$13,766,200.00	7	\$ 21,500.00
Policies or certificates written and revived during the year 1895.....	4,034	10,931,500.00	68	180,000.00
Total.....	10,168	\$24,697,700.00	75	\$ 201,500.00
Deduct number and amount which have ceased to be in force during 1895.....	1,739	4,350,350.00	1	4,570.00
Total policies or certificates in force December 31, 1895.....	8,409	\$20,347,350.00	74	\$ 197,000.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	4	28,462.50		
Losses and claims on policies or certificates incurred during the year 1895.....	38	79,350.00		
Total.....	42	\$ 107,812.50		
Losses and claims on policies or certificates paid during the year 1895.....	37	75,290.58		
Policies or certificates terminated by death during 1895.....	38	79,350.00		
Policies or certificates not taken during 1895.....	433	1,218,000.00		
Policies or certificates terminated by lapse during 1895.....	1,398	3,383,000.00	1	4,500.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Twelve thousand dollars.

Is the maximum amount specified in the certificates, except where same has been avoided by fraud or by breach of their conditions?

Answer. Yes.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No: except that the accumulated surplus mortuary fund and the reserve fund are a guarantee fund for the payment of death claims in full.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose.

Answer. No: except \$9,493.15 expenses in investigating, and adjusting death claims, and expense of making loans, and dividends to members from the reserve fund.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No endowment policies issued. From any surplus existing after five and fifteen years from date of policy in the reserve fund, apportionment will be made to the persistent members to pay future premiums or otherwise. (No fixed sums.)

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded rates.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

American experience tables at age of entry, increased by an adjusted loading.

Has the society an emergency or reserve fund?

Answer. Yes.



What is the amount thereof?  
 Answer. Emergency fund, \$166,596.74; mortuary surplus fund, \$103,067.87.  
 For what purpose, how is it created and where deposited?  
 Answer. To meet mortuary claims should they exceed the amount provided by the mortuary fund; created by loading the mortuary payments; deposited in banks and invested in bonds and mortgages.  
 Are the officers and directors elected at annual meeting of members?  
 Answer. The directors are elected at such a meeting, and they in turn select the officers.  
 Are the applicants for membership subjected to a thorough medical examination and found to be good risks before being received?  
 Answer. Yes.  
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?  
 Answer. Thirty-seven thousand five hundred dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## SOUTH-WESTERN MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, H. S. HALBERT.

Secretary, H. E. KINNEY.

(Incorporated August, 1882. Commenced business August, 1882.)

Principal office, Marshalltown, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 49,190.48

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 41,327.64  
 Annual dues as per contract, without any deduction whatever..... None.  
 Assessments: Mortuary, \$71,196.80; expense, \$89,665.31; total..... 150,862.11  
 Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 151,090.65  
 Interest, \$2,914.12; rent, none; total..... 2,914.12  
 Advances to agents repaid..... 885.69  
 Cash received from all other sources, viz: Special deposit fund..... 2,346.98  
 (Assessments paid in advance, none.)

Total income..... 157,215.49

Total net resources..... \$ 206,405.97

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 55,000.00  
 Advanced payments returned to rejected applicants returned to members under options in policy contracts..... 3,797.50  
 Total paid to members..... \$ 58,797.50

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... \$ 43,483.25  
 Commissions paid or allowed for collecting assessments..... 3,531.43  
 Salaries of managers and agents not paid by commissions..... 1,963.14  
 Salaries of officers, \$4,497.50; other compensation of officers, none; total..... 4,497.50  
 Salaries and other compensation of office employees..... 3,802.82  
 Medical examiner's fees, whether paid direct by members or otherwise..... 2,631.75  
 Rent, \$258.08; taxes, \$448.80; advertising and printing, \$1,440.31; total..... 4,147.19  
 Advances to officers and agents to be repaid out of future salaries or commissions..... 1,902.94  
 All other items, viz:  
 Postage, express and telegrams, \$1,557.13; general office expenses, \$709.37; total..... 2,266.50  
 Legal services, \$603.31; interest, \$180.19; total..... 1,183.50  
 (Advanced assessments applied, none)  
 (Total expenses, \$82,430.05)

Total disbursements..... \$ 141,833.18

Balance..... \$ 65,114.99

## NET OR INVESTED ASSETS.

Cash value of real estate in cash, exclusive of incumbrances..... None.

Loans on mortgages (first liens) on real estate..... \$ 82,375.00

Loans secured by pledge of bonds, stocks or other marketable collateral..... None.

Cash value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... 1,923.04

Cash in office..... 4,542.50

Cash deposits in banks on emergency or reserve fund account:

Marshalltown State bank..... 795.68

All other deposits: Marshalltown State bank..... 1,139.80

Total net or invested assets..... \$ 87,668.02

Deduct depreciation of assets to bring same to market value, and agents' balances unsecured..... 1,923.04

Total net or invested assets, less depreciation..... \$ 85,744.99

## NON-INVESTED ASSETS.

Interest due, \$174; accrued, \$645.21; total..... \$ 819.21

Rents due and accrued..... None.

Market value of real estate over cost and incumbrances..... None.

Market value of bonds and stocks over cost..... None.

Total non-invested assets..... 819.21

Gross assets..... \$ 85,964.20

## LIABILITIES.

Losses adjusted, due and unpaid..... None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... None.

Borrowed money, none; interest accrued on same..... None.

Advanced assessments, none; bonus or dividend obligations, none.

All other (not including mortuary contingents, viz: Special deposit fund)..... 6,363.62

Total actual liabilities..... 6,363.62

Balance, net assets..... \$ 79,599.58

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 5,000.00
Mortuary assessments, due and unpaid.....	9,000.00
Total due from members.....	\$ 14,000.00
Net amount due from members.....	\$ 14,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, \$).....	9,000.00
Losses reported (number of claims, \$).....	4,000.00
Total contingent mortuary liabilities.....	\$ 13,000.00

## EXHIBIT OF CERTIFICATES ON POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINESS IN IOWA DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	5,820	\$ 5,697,500	4,140	\$ 5,819,500
Policies or certificates written during the year 1895.....	4,401	6,794,500	2,604	3,814,000
Total.....	10,221	\$ 12,492,000	6,744	\$ 9,633,500
Deduct number and amount which have ceased to be in force during 1895.....	1,968	3,965,000	1,257	1,842,500
Total policies or certificates in force December 31, 1895.....	8,253	\$ 12,429,000	5,487	\$ 7,791,000
Losses and claims on policies or certificates unpaid December 31, 1894.....	3	7,000	1	2,000
Losses and claims on policies or certificates incurred during the year 1895.....	49	81,000	26	38,500
Total.....	48	\$ 88,000	27	\$ 40,500
Losses and claims on policies or certificates paid during the year 1895.....	37	58,000	23	31,500
Policies or certificates terminated by death during 1895.....	40	61,000	26	38,500
Policies or certificates terminated by lapse during 1895.....	1,918	3,002,000	1,231	1,804,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No; deficiency, if any, made up from reserve or emergency fund.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age?

Answer. Yes.

If mortality tables are used please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Actuaries' tables; loaded 25 per cent at age 20 and increased 1 per cent with each advancing age; fixed charge at age of entrance.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Fifty-three thousand, three hundred and sixty dollars and seventy-six cents.

For what purpose, how is it created, and where deposited?

Answer. To guarantee payment of all policies in full; created by laying aside all surplus from the mortuary fund.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay death losses; articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Twenty thousand dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## UNDERWRITERS MUTUAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, W. M. BLACK.

Secretary, GEORGE C. NEWMAN.

[Incorporated January 30, 1894. Commenced business January 20, 1894.]

Principal office, Des Moines, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 234.43

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 2,406.00
Annual dues as per contract, without any deduction whatever.....	2,836.00
Assessments: Mortuary, \$1,699.40; expense, \$..... total.....	4,599.40
Medical examiner's fees paid by applicant.....	None.

Total paid by members..... \$ 10,211.40

Interest, \$.....; rent, \$.....; total..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz.: Treasurer's account..... 128.92

(Assessments paid in advance, \$25.40)

Total income..... 10,270.32

Total net resources..... \$ 10,704.75

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 4,632.30

Advanced payments returned to rejected applicants and certificates not taken and cancelled..... 65.00

Total paid to members..... \$ 4,717.30



Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 1,195.99
Commissions paid or allowed for collecting assessments.....	497.40
Salaries of managers and agents not paid by commissions.....None.	
Salaries of officers, \$ .....; other compensation of officers, \$29.81; total.....	29.81
Salaries and other compensation of office employees.....	244.43
Medical examiner's fees, whether paid direct by members or otherwise.....	None.
Rent, \$19; taxes, \$ .....; advertising and printing, \$50.20; total.....	161.20
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz.: General expense.....	250.79
Postage.....	210.90
Office furniture.....	2.00
Returned funds advanced by directors.....	17.15
(Advanced assessments applied, \$25.48.)	
(Total expenses, \$5,561.74.)	

Total disbursements..... \$ 10,279.09  
Balance..... \$ 425.67

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	240.81
Cash in office.....	124.86
Cash deposits in banks on emergency or reserve fund account.....	None.
All other deposits.....	None.
Total net or invested assets.....	\$ 425.67
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 425.67

## NON-INVESTED ASSETS.

Interest due, \$ .....; accrued, \$ .....; total.....	None.
Rents due, \$ .....; accrued, \$ .....; total.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.
Gross assets.....	\$ 425.67

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 0).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Treasurer's account overdrawn.....	\$ 125.92
Advance assessments, \$52.40; bonus or dividend obligations, \$ .....; total.....	52.40
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	181.24
Balance, net assets.....	\$ 244.43

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 0).....	\$ 75.00
Losses in process of adjustment (number of claims, 2) estimated.....	482.31
Losses reported (number of claims, 0, claims not received).....	None.
Total contingent mortuary liabilities.....	\$ 557.31

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1905.	
	Number.	Amount.
Policies or certificates in force December 31, 1904.....	1,096	\$ 2,790,000.00
Policies or certificates written during the year 1905.....	582	1,980,000.00
Death benefits or outstanding certificates June 30, 1905, raised from \$5.00 to \$5.00.....	2,790,000.00	
Total.....	2,612	\$16,000,000.00
Deduct number and amount which have ceased to be in force during 1905.....	824	2,580,000.00
Total policies or certificates in force December 31, 1905.....	1,488	\$ 7,440,000.00
Losses and claims on policies or certificates unpaid December 31, 1904.....	3	187.30
Losses and claims on policies or certificates incurred during the year 1905, including \$3.90 adjusted and \$45.31 in process of adjustment (estimated).....	90	3,042.51
Total.....	93	\$ 3,229.81
Losses and claims on policies or certificates paid during the year 1905.....	85	\$ 4,822.19
Policies or certificates terminated by lapse during 1905.....	624	2,820,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Ten per cent may be used for expense of collecting, protecting and maintaining indemnity fund.

Does the association or company have endorsement certificates or policies or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Each member pays the same assessment.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants.

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?  
 Answer. No.  
 For what purpose are assessments made, and under what authority?  
 Answer. To place funds in indemnity fund for payment of claims. Under authority of the articles of incorporation.  
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?  
 Answer. Two thousand nine hundred and seventy-six dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## WESTERN ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, WM. FISHER.

Secretary, J. G. VAN ORMAN.

[Incorporated September 7, 1891. Commenced business September 8, 1891.]

Principal office, Marshalltown, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 1,232.50

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:  
 Gross amount of membership fees required or represented by application, without deductions..... \$ 1,000.00  
 Annual dues as per contract, without any deduction whatever..... None.  
 Assessments: Mortuary, \$1,536 11; expense, \$235 22; total..... 2,000 33  
 Medical examiner's fees paid by applicant..... None.  
 Total paid by members..... \$ 3,070.22  
 Interest, \$.....; rent, \$.....; total..... None.  
 Advances to agents repaid..... None.  
 Cash received from all other sources, viz:  
 Notes..... 499.05  
 Paymasters' orders..... 2,177.90  
 Assessments paid in advance, none.  
 Total income..... 5,746.57  
 Total net resources..... \$ 6,973.50

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims..... \$ 1,819.79  
 Advanced payments returned to rejected applicants..... None.  
 Total paid to members..... 1,819.79  
 Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 767.55  
 Commissions paid or allowed for collecting assessments..... None.  
 Salaries of managers and agents not paid by commissions..... None.

Salaries of officers, none; other compensation of officers, none; total..... None.  
 Salaries and other compensation of office employees..... \$ 243.11  
 Medical examiner's fees, whether paid direct by members or otherwise..... None.  
 Rent, \$6; taxes, none; advertising and printing, \$11.12; total..... 147.12  
 Advanced to officers and agents to be repaid out of future salaries or commissions..... 50.00  
 All other items, viz:  
 Auditor of state..... 11.00  
 Fuel and lights..... 10.00  
 Legal service..... 40.00  
 Postage..... 56.45  
 (Advanced assessments applied, none.)

Total disbursements..... \$ 3,129.01

Balance..... \$ 3,834.55

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.  
 Loans on mortgages (not liens) on real estate..... None.  
 Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.  
 Cost value of bonds and stocks owned absolutely..... None.  
 Agents' ledger balances..... None.  
 Cash in office..... \$ 123.50  
 Cash deposits in banks on emergency or reserve fund account:  
 Marshalltown State bank..... 822.30  
 Paymasters' orders..... 2,177.90  
 All other deposits:  
 Notes..... 499.05  
 Judgment on real estate..... 202.40  
 Total net or invested assets..... \$ 3,834.55  
 Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... None.

Total net or invested assets, less depreciation..... \$ 3,834.55

## NON-INVESTED ASSETS.

Interest due, none; accrued, none; total..... None.  
 Rents due, none; accrued, none; total..... None.  
 Market value of real estate over cost and incumbrances..... None.  
 Market value of bonds and stocks over cost..... None.  
 Total non-invested assets..... None.

Gross assets..... \$ 3,834.55

## LIABILITIES.

Losses adjusted, due and unpaid..... None.  
 Taxes due and accrued..... None.  
 Salaries, rents and office expenses due and accrued..... None.  
 Borrowed money, none; interest accrued on same, none; total..... None.  
 Advance assessments, none; bonus or dividend obligations, none; total..... None.  
 All other (not including contingent mortuary)..... None.  
 Total actual liabilities..... None.

Balance, net assets..... \$ 3,834.55

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

## CONTINGENT MORTUARY LIABILITIES.

(None.)



## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.	
	Number.	Amount.
Policies or certificates in force December 31, 1894.....	248	\$ 218,350.00
Policies or certificates written during the year 1895.....	295	278,750.00
Total.....	543	\$ 497,100.00
Deduct number and amount which have ceased to be in force during 1895.....	431	359,200.00
Total policies or certificates in force December 31, 1895.....	112	\$ 137,900.00
Losses and claims on policies or certificates unpaid December 31, 1894.....		
Losses and claims on policies or certificates incurred during year 1895.....	69	1,819.78
Total.....	69	1,819.78
Losses and claims on policies or certificates paid during year 1895.....	69	1,819.78
Policies or certificates terminated by death during 1895.....	103	
Policies or certificates terminated by lapse during 1895.....	431	359,200.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars for accidental death and \$25 weekly indemnity.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged, without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. No.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. For paying death claims, weekly indemnities and necessary expenses.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One thousand, two hundred and four dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1895, of the condition of the

## WOODMEN ACCIDENT ASSOCIATION,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, A. O. FAULKNER.

Secretary, O. E. SPANGLER.

[Incorporated July 8, 1890. Commenced business August 1, 1890.]

Principal office, Lincoln, Neb., corner Eleventh and N streets.

Attorney for service of process in Iowa, Perry Perkins, Des Moines, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. .... \$ 8,261.48

## INCOME DURING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....\$ 11,896.00  
Annual dues as per contract, without any deduction whatever.....9,924.60  
Assessments: Indemnity.....27,948.47  
Medical examiner's fees paid by applicant.....None.

Total paid by members.....\$ 49,769.07

Interest, none; rent, none; total.....None.

Advances to agents repaid.....None.

Cash received from all other sources.....None.

(Assessments paid in advance, none.)

Total income.....\$ 49,769.07

Total net resources.....\$ 58,040.56

## DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims.....\$ 27,302.85

Advanced payments returned to rejected applicants.....71.55

Total paid to members.....\$ 27,374.40

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....11,896.00

Commissions paid or allowed for collecting assessments.....None.

Salaries of managers and agents not paid by commissions.....None.

Salaries and other compensation of officers.....5,701.50

Salaries and other compensation of office employees (included above).....

Medical examiner's fees, whether paid direct by members or otherwise.....None.

Rent, \$450; taxes, none; advertising and printing, \$671.52; total.....1,101.52

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.  
 All other items, viz.: Stamps, \$1,454.78; sundry expense, traveling, licenses, etc., \$1,325.51; total..... \$ 2,780.32  
 (Advance assessments applied, \$49.)

Total disbursements..... \$ 48,903.74  
 Balance..... \$ 9,136.51

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.  
 Loans on mortgages (first liens) on real estate..... None.  
 Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.  
 Cost value of bonds and stocks owned absolutely..... None.  
 Agents' ledger balances..... None.  
 Cash in office..... None.  
 Cash deposits in banks on emergency or reserve fund account:  
 Columbia National bank, Lincoln, Neb..... 5,096.61  
 All other deposits: Columbia National bank, Lincoln, Neb..... 4,100.20  
 Total net or invested assets..... \$ 9,136.51  
 Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... None.  
 Total net or invested assets, less depreciation..... \$ 9,136.51

## NON-INVESTED ASSETS.

Interest due, none; accrued, none; total..... None.  
 Rents due, none; accrued, none; total..... None.  
 Market value of real estate over cost and incumbrances..... None.  
 Market value of bonds and stocks over cost..... None.  
 Total non-invested assets..... None.  
 Gross assets..... \$ 9,136.51

## LIABILITIES.

Losses adjusted, due and unpaid..... None.  
 Taxes due and accrued..... None.  
 Salaries, rents and office expenses due and accrued..... None.  
 Borrowed money, none; interest accrued on same, none; total..... None.  
 Advanced assessments, none; bonus or dividend obligations, none; total..... None.  
 All other (not including contingent mortuary)..... None.  
 Total actual liabilities..... None.  
 Balance, net assets..... \$ 9,136.51

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity assessments, called and not yet due..... \$ 7,496.00  
 Total due from members..... \$ 7,496.00  
 Deduct estimated cost of collection..... 749.00  
 Net amount due from members..... \$ 6,746.40

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 31)..... \$ 2,348.78  
 Total contingent mortuary liabilities..... \$ 2,348.78

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1905.		BUSINESS IN IOWA DURING 1905.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1894.....	5,305	\$11,155,150.00	493	\$ 990,150.00
Policies or certificates written during the year 1895.....	3,932	8,863,700.00	831	975,650.00
Total.....	9,318	18,018,850.00	1,324	\$ 1,965,800.00
Deduct number and amounts which have ceased to be in force during 1895.....	3,032	6,038,050.00	340	593,550.00
Total policies or certificates in force December 31, 1895.....	6,286	\$11,080,800.00	684	\$ 1,372,250.00
Losses and claims on policies or certificates unpaid December 31, 1894.....	35	1,750.00		
Losses and claims on policies or certificates incurred during the year 1895.....	512	\$7,961.63		
Total.....	647	\$ 29,711.63		
Losses and claims on policies or certificates paid during the year 1895.....	636	\$7,361.85	62	\$ 3,231.84
Policies or certificates terminated by death during 1895.....	2	4,000.00		
Policies or certificates terminated by lapse during 1895.....	3,090	6,054,050.00	340	593,550.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the indemnity assessments used for any purpose except to pay indemnity claims? If so, what amount and for what purpose?

Answer. Ten per cent may be used for expense of collections and disbursements.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying indemnity assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Two dollars each.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Five thousand and thirty-six dollars and sixty-one cents.

For what purpose, how is it created and where deposited?

Answer. For payment of claims in case of unusual number. Saved from assessments and deposited in Columbus National bank, of Lincoln, Neb.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Relatives or estate.

For what purpose are assessments made, and under what authority?

Answer. For paying losses and running expenses, and are made every three months.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Twelve thousand five hundred and seventy-two dollars.



## NAME AND LOCATION OF COMPANIES.

Companies authorized to do business in Iowa for the current year.

## FIRE.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
<b>IOWA COMPANIES.</b>		
Anchor Mutual Fire.....	Des Moines....	Iowa.
Capital.....	Des Moines....	Iowa.
Commercial Mutual.....	Des Moines....	Iowa.
Des Moines.....	Des Moines....	Iowa.
Dubuque Fire and Marine.....	Dubuque.....	Iowa.
Farmers.....	Cedar Rapids..	Iowa.
Fidelity.....	Des Moines....	Iowa.
Hawkeye.....	Des Moines....	Iowa.
Iowa Business Men's Mutual Fire Association.....	Des Moines....	Iowa.
Iowa Merchants Mutual.....	Burlington....	Iowa.
Iowa Fire Insurance Company.....	Des Moines....	Iowa.
Iowa State Mutual.....	Keokuk.....	Iowa.
Key City.....	Dubuque.....	Iowa.
Merchants Brick Mutual.....	Des Moines....	Iowa.
Merchants and Bankers Mutual.....	Des Moines....	Iowa.
Mill Owners Mutual Fire.....	Des Moines....	Iowa.
Security Fire.....	Davenport....	Iowa.
State.....	Des Moines....	Iowa.
<b>OTHER THAN IOWA COMPANIES.</b>		
Etna.....	Hartford.....	Connecticut.
Agricultural.....	Watertown....	New York.
American.....	Boston.....	Massachusetts.
American.....	Newark.....	New Jersey.
American Central.....	St. Louis.....	Missouri.
American Fire.....	New York.....	New York.
American Fire.....	Philadelphia..	Pennsylvania.
Atlas Assurance—U. S. Branch.....	Chicago.....	Illinois.
British America Assurance.....	Toronto.....	Canada.
Buffalo German.....	Buffalo.....	New York.
Caledonian—U. S. Branch.....	New York.....	New York.
Citizens.....	New York.....	New York.
Citizens.....	Pittsburg.....	Pennsylvania.
Commercial Union—U. S. Branch.....	New York.....	New York.
Concordia Fire.....	Milwaukee....	Wisconsin.
Connecticut Fire.....	Hartford.....	Connecticut.
Continental.....	New York.....	New York.
Delaware.....	Philadelphia..	Pennsylvania.
Detroit Fire and Marine.....	Detroit.....	Michigan.
Eagle Fire.....	New York.....	New York.
Equitable Fire and Marine.....	Providence....	Rhode Island.
Farmers Fire.....	York.....	Pennsylvania.
Fire Association of Philadelphia.....	Philadelphia..	Pennsylvania.
Firemen's.....	Newark.....	New Jersey.
Fireman's Fund.....	San Francisco.	California.
Franklin.....	Philadelphia..	Pennsylvania.
German.....	Freeport.....	Illinois.
Germania Fire.....	New York.....	New York.

## NAME AND LOCATION OF COMPANIES—CONTINUED.

## FIRE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
German American.....	New York.....	New York.
Girard Fire and Marine.....	Philadelphia.....	Pennsylvania.
Glens Falls.....	Glens Falls.....	New York.
Grand Rapids Fire.....	Grand Rapids.....	Michigan.
Greenwich.....	New York.....	New York.
Hamburg-Bremen Fire—U. S. Branch.....	New York.....	New York.
Hanover Fire.....	New York.....	New York.
Hartford Fire.....	Hartford.....	Connecticut.
Home.....	New York.....	New York.
Imperial Fire—U. S. Branch.....	Boston.....	Massachusetts.
Insurance Company of North America.....	Philadelphia.....	Pennsylvania.
Lancashire—U. S. Branch.....	New York.....	New York.
Lion—U. S. Branch.....	Hartford.....	Connecticut.
Liverpool and London and Globe—U. S. Branch.....	New York.....	New York.
London Assurance Corporation—U. S. Branch.....	New York.....	New York.
London and Lancashire Fire—U. S. Branch.....	Chicago.....	Illinois.
Manchester Fire Assurance—U. S. Branch.....	Chicago.....	Illinois.
Manufacturers and Merchants.....	Pittsburg.....	Pennsylvania.
Mechanics.....	Philadelphia.....	Pennsylvania.
Mercantile Fire and Marine.....	Boston.....	Massachusetts.
Merchants.....	Newark.....	New Jersey.
Merchants.....	Providence.....	Rhode Island.
Michigan Fire and Marine.....	Detroit.....	Michigan.
Milwaukee Mechanics.....	Milwaukee.....	Wisconsin.
National Fire.....	Hartford.....	Connecticut.
Newark Fire.....	Newark.....	New Jersey.
New Hampshire Fire.....	Manchester.....	N. Hampshire.
Niagara Fire.....	New York.....	New York.
Northern Assurance.....	New York.....	New York.
North British and Mercantile—U. S. Branch.....	New York.....	New York.
North German Fire—U. S. Branch.....	Chicago.....	Illinois.
Norwood.....	New York.....	New York.
Northwestern National.....	Milwaukee.....	Wisconsin.
Norwich Union—U. S. Branch.....	New York.....	New York.
Orient.....	Hartford.....	Connecticut.
Pacific Fire.....	New York.....	New York.
Palatine—U. S. Branch.....	New York.....	New York.
Pennsylvania Fire.....	Philadelphia.....	Pennsylvania.
Phoenix.....	New York.....	New York.
Phoenix Assurance—U. S. Branch.....	Hartford.....	Connecticut.
Providence Washington.....	New York.....	New York.
Prussian National—U. S. Branch.....	Chicago.....	Illinois.
Queen Insurance Company of America.....	New York.....	New York.
Reliance.....	Philadelphia.....	Pennsylvania.
Rochester German.....	Rochester.....	New York.
Rockford.....	Rockford.....	Illinois.
Royal—U. S. Branch.....	Chicago.....	Illinois.
Saint Paul Fire and Marine.....	St. Paul.....	Minnesota.
Scottish Union and National—U. S. Branch.....	Hartford.....	Connecticut.
Security.....	New Haven.....	Connecticut.
Springfield Fire and Marine.....	Springfield.....	Massachusetts.
Sun Insurance Office—U. S. Branch.....	New York.....	New York.
Traders.....	Chicago.....	Illinois.
Trans Atlantic Fire—U. S. Branch.....	Chicago.....	Illinois.
Union.....	Philadelphia.....	Pennsylvania.
Union Assurance Society—U. S. Branch.....	New York.....	New York.
Union Marine—U. S. Branch.....	New York.....	New York.
United States Fire.....	New York.....	New York.
Worcester Fire.....	New York.....	New York.

## NAME AND LOCATION OF COMPANIES—CONTINUED.

## FIRE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Western Assurance.....	Toronto.....	Canada.
Williamsburg City Fire.....	Brooklyn.....	New York.
LIFE.		
Actna.....	Hartford.....	Connecticut.
American Union.....	New York.....	New York.
Bankers Life.....	Lincoln.....	Nebraska.
Connecticut General.....	Hartford.....	Connecticut.
Connecticut Mutual.....	Hartford.....	Connecticut.
Equitable.....	Des Moines.....	Iowa.
Equitable.....	New York.....	New York.
Germantown.....	New York.....	New York.
Home.....	Brooklyn.....	New York.
Iowa Life.....	Sioux City.....	Iowa.
Life Insurance Clearing Company.....	St. Paul.....	Minnesota.
Manhattan.....	New York.....	New York.
Massachusetts Mutual.....	Springfield.....	Massachusetts.
Metropolitan Life.....	New York.....	Michigan.
Michigan Mutual.....	Detroit.....	Michigan.
Mutual.....	New York.....	New York.
Mutual/Benefit.....	Newark.....	New Jersey.
National.....	Montpelier.....	Vermont.
Nederland—U. S. Branch.....	New York.....	New York.
New York.....	New York.....	New York.
Northwestern Mutual.....	Milwaukee.....	Wisconsin.
Northwestern Life and Savings Company.....	Des Moines.....	Iowa.
Pacific Mutual.....	San Francisco.....	California.
Penn Mutual.....	Philadelphia.....	Pennsylvania.
Phoenix Mutual.....	Hartford.....	Connecticut.
Provident Life and Trust.....	Philadelphia.....	Pennsylvania.
Provident Savings Life.....	New York.....	New York.
Prudential Insurance Company of America.....	Newark.....	New Jersey.
Register Life and Annuity.....	Davenport.....	Iowa.
Royal Union Mutual.....	Des Moines.....	Iowa.
Security Trust Company.....	Philadelphia.....	Pennsylvania.
Travelers.....	Hartford.....	Connecticut.
Union Central.....	Cincinnati.....	Ohio.
Union Mutual.....	Portland.....	Maine.
Union Life.....	Omaha.....	Nebraska.
United States.....	New York.....	New York.
United States Industrial.....	Newark.....	New Jersey.
Washington.....	New York.....	New York.
ACCIDENT.		
Standard Life and Accident.....	Detroit.....	Michigan.
Travelers Life and Accident.....	Hartford.....	Connecticut.
RAIL.		
Alliance Rail and Cyclone Mutual.....	Austin.....	Minnesota.
Farmers Co-operative Rail and Cyclone Association.....	Montevideo.....	Minnesota.
Minnesota Farmers Hall.....	Montevideo.....	Minnesota.
CASUALTY.		
Employers Liability Assur. Corp.—U. S. Branch.....	Boston.....	Massachusetts.
Fidelity and Casualty Company.....	New York.....	New York.
London Guarantee and Accident—U. S. Branch.....	Chicago.....	Illinois.
Hartford Steam Boiler Inspection and Ins. Company.....	Hartford.....	Connecticut.
Lloyds Plate Glass.....	New York.....	New York.



## NAME AND LOCATION OF COMPANIES—CONTINUED.

## CASUALTY—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Metropolitan Plate Glass.....	New York.....	New York.
New England Burglary Company.....	Boston.....	Massachusetts.
New Jersey Plate Glass.....	Newark.....	New Jersey.
New York Plate Glass.....	New York.....	New York.
Union Casualty and Surety Company.....	St. Louis.....	Missouri.
United States Casualty Company.....	New York.....	New York.

## FIDELITY.

American Surety.....	New York.....	New York.
City Trust Safe Deposit and Surety.....	Philadelphia.....	Pennsylvania.
Fidelity and Deposit Company of Maryland.....	Baltimore.....	Maryland.
Guarantee Company of North America.....	Montreal.....	Canada.
Lawyers Surety Company.....	New York.....	New York.
National Surety Company.....	Kansas City.....	Missouri.

## LIFE ASSESSMENT ASSOCIATIONS.

Acme Life.....	Marshalltown.....	Iowa.
American Temperance Life Insurance Association.....	New York.....	New York.
Bankers Life Association.....	Des Moines.....	Iowa.
Bankers Alliance of California.....	Los Angeles.....	California.
Bankers and Merchants Life Association.....	Chicago.....	Illinois.
Council Bluffs Life Association.....	Council Bluffs.....	Iowa.
Chicago Life Association.....	Des Moines.....	Iowa.
Commercial Life Association.....	Des Moines.....	Iowa.
Covenant Mutual Benefit Association.....	Galesburg.....	Illinois.
Des Moines Life Association.....	Des Moines.....	Iowa.
Economic Life Association.....	Clinton.....	Iowa.
Equitable Mutual Life Association.....	Waterloo.....	Iowa.
Federal Life Association.....	Davenport.....	Iowa.
Fidelity Mutual Life Association.....	Philadelphia.....	Pennsylvania.
German American Mutual Life Association.....	Burlington.....	Iowa.
Grand Lodge A. O. U. W. of Iowa.....	Waterloo.....	Iowa.
Hartford Life and Annuity.....	Hartford.....	Connecticut.
Iowa National Life Association.....	Des Moines.....	Iowa.
Iowa Masons Benevolent Association.....	Oskaloosa.....	Iowa.
Jewelers and Tradesmens Company.....	New York.....	New York.
Knight Templars and Masons Life Indemnity Co.....	Chicago.....	Illinois.
Masons and Odd Fellows Union Aid Association.....	Manchester.....	Iowa.
Massachusetts Benefit Association.....	Boston.....	Massachusetts.
Merchants Life Association.....	Hurlington.....	Iowa.
Minnesota Scandinavian Relief Association.....	Red Wing.....	Minnesota.
Mutual Benefit Association.....	Toledo.....	Iowa.
Mutual Life Association of Iowa.....	Red Oak.....	Iowa.
Mutual Reserve Fund Life Association.....	New York.....	New York.
National Life Association.....	Hartford.....	Connecticut.
National Reserve Life Association.....	Des Moines.....	Iowa.
National Life Maturity Insurance Company.....	Washington.....	Dist. Columbia.
Northern Life Association.....	Marshalltown.....	Iowa.
Northwestern Life Association.....	Minneapolis.....	Minnesota.
Northwestern Life Association.....	Chicago.....	Illinois.
Northwestern Masonic Aid Association.....	Chicago.....	Illinois.
Odd Fellows Annuity Association.....	Des Moines.....	Iowa.
Odd Fellows Mutual Aid and Accident Association.....	Piqua.....	Ohio.
Scandinavian Mutual Aid Association.....	Galesburg.....	Illinois.
Security Life Association.....	Clinton.....	Iowa.
Security Mutual Life Association.....	Binghamton.....	New York.
Southwestern Mutual Life Association.....	Marshalltown.....	Iowa.

## NAME AND LOCATION OF COMPANIES—CONTINUED.

## ACCIDENT ASSESSMENT ASSOCIATIONS.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
American Masonic Accident Association.....	Minneapolis.....	Minnesota.
American Mutual Accident Association.....	Oshkosh.....	Wisconsin.
Bankers Accident Insurance Company.....	Des Moines.....	Iowa.
Fraternities Accident Association of America.....	Westfield.....	Massachusetts.
Imperial Accident Association.....	Des Moines.....	Iowa.
Iowa Mutual Accident Insurance Company.....	Nora Springs.....	Iowa.
Metropolitan Accident Association.....	Chicago.....	Illinois.
National Accident Society.....	New York.....	New York.
National Masonic Accident Association.....	Des Moines.....	Iowa.
North American Accident Association.....	Chicago.....	Illinois.
Odd Fellows Accident Company.....	Boston.....	Massachusetts.
Peoples Accident Association.....	Des Moines.....	Iowa.
Railway Officials and Employes Accident Association.....	Indianapolis.....	Indiana.
Underwriters Mutual Accident Association.....	Des Moines.....	Iowa.
Western Accident Association.....	Marshalltown.....	Iowa.
Woodmen Accident Association.....	Lincoln.....	Nebraska.

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